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## CITY OF RIO DELL

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## Housing Element Revision

July 1993



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# CHAPTER 1

## INTRODUCTION

State Law has required a Housing Element as part of the General Plan since 1969. In 1980, the Legislature substantially amended the Housing Element requirement to specify in detail what the Housing Element must contain and the procedures for its adoption and periodic revision. In summary, Government Code Sections 65302 (C) and 65580 et seq. require that the Housing Element include:

An analysis of Housing Needs and an Inventory of Resources and Constraints relevant to meeting these needs;

A Statement of the Community's Goals, Quantified Objectives and Policies relative to the Maintenance, Improvement, and Development of Housing; and

A Program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element.

The Housing Element must be reviewed and revised as necessary at least every five years<sup>1</sup>.

This Housing Element amends and supercedes the Housing Element adopted by the City in 1987 and includes projections, objectives and programs relevant to the housing needs of Rio Dell for the period 1992 to 1997.

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<sup>1</sup> Pursuant to Section 65588(b)(4) of the California Government Code, jurisdictions in Humboldt County have until July 1, 1997 to adopt their third revision to the jurisdiction's housing element. Subsequent revisions must adhere to the 5-year revision interval period.





## CHAPTER 2

### HOUSING NEEDS ASSESSMENT

#### 2.10 POPULATION CHARACTERISTICS

#### 2.11 Growth Trends

##### 2.11.1 Historic Population Growth

Since the last Housing Element revision in 1987, Rio Dell has experienced a 6.8% increase in population. This increase continues the trend of slight population increases since the mid 1980's. Relative to the whole of Humboldt County, the city appears to be growing at a slightly faster rate. The main factor accounting for Rio Dell's increase in population is an increase in older folks moving to the area because of its natural beauty, small rural character and relatively low property values. Due to fluctuations in the timber industry, the area's primary employer, property value fluctuations in the rest of the state and the negative publicity the area has experienced as a result of the April 1992 earthquakes, it is impossible to predict if this growth trend will continue.

TABLE 1  
POPULATION GROWTH  
1970 - 1990

<u>YEAR</u>	<u>HUMBOLDT COUNTY</u>	<u>PERCENTAGE CHANGE</u>	<u>RIO DELL</u>	<u>PERCENTAGE CHANGE</u>	<u>RIO DELL AS PERCENTAGE OF HUMBOLDT COUNTY</u>
1970	99,692	-	2,817	-	2.83%
1975	105,030	5.3%	2,830	0.5%	2.69%
1980	108,514	3.3%	2,687	-5.1%	2.48%
1981	110,035	1.4%	2,740	2.0%	2.49%
1982	110,960	0.8%	2,750	0.4%	2.48%
1983	111,215	0.2%	2,720	-1.1%	2.45%
1984	111,266	0.05%	2,760	1.5%	2.48%
1985	111,400	0.12%	2,750	-0.4%	2.47%
1986	112,400	0.9%	2,820	2.5%	2.51%
1990	119,118	6.0%	3,012	6.8%	2.53%

SOURCES: U.S. Census Bureau, 1970, 1980 and 1990 Census  
California Department of Finance

### 2.11.2 Population Projections

The State Department of Finance's projections for Humboldt County's population growth done in 1986 varied from actual 1990 census figures by less than 2%. Rio Dell's projections, extrapolated from Humboldt County's projection, varied from actual 1990 census counts by less than 1%. The projection set the Rio Dell 1990 figure at 2,923. Actual census figures were 3,012. Table 2 has been revised using Department of Finance figures provided in June of 1992 for Humboldt County. Rio Dell's projections are extrapolated from county data based on Rio Dell having 2.5% of the County's population.

**TABLE 2**

**POPULATION PROJECTIONS  
HUMBOLDT COUNTY & RIO DELL**

<u>YEAR</u>	<u>HUMBOLDT COUNTY</u>	<u>RIO DELL<sup>1</sup></u>
1991	120,982	3,068
1995	127,100	3,223*
2000	130,200	3,302
2005	131,600	3,337

<sup>1</sup> Assumes Rio Dell will maintain a 2.5 percent share of County population.

\* Three housing projects currently scheduled for construction will add an additional 134 residences during the next three years.

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**SOURCE:** State Department of Finance

### 2.12 Age of Population

The City continues to have an age distribution roughly equal to the State average in proportion of children (30%). Persons over 55, however, make up a larger proportion (24%) than the California average (18%). This large proportion of elderly persons has planning implications in the area of housing and social service needs in the City as it continues to increase its share of Rio Dells population over the next decade. The 19-24 year old groups 7.7% is significantly smaller than the State average 10%. This reflects the tendency of recent high school graduates to leave Rio Dell. This percentage is also projected to continue dropping during the next decade.



**TABLE 3****NUMBERS & PROPORTION OF POPULATION BY AGE GROUP**

<u>AGE GROUP</u>	<u>MALE</u>	<u>FEMALE</u>	<u>CITY TOTAL</u>	<u>CITY %</u>	<u>STATE %</u>
0 - 4	113	139	252	8.4%	8.0%
5 - 13	211	220	431	14.3%	12.9%
14 - 18	111	114	225	7.5%	6.5%
19 - 24	99	132	231	7.7%	10.0%
25 - 34	241	250	491	16.3%	19.1%
35 - 44	190	201	391	13.0%	15.6%
45 - 54	135	131	266	8.8%	9.7%
55 - 64	145	160	305	10.0%	7.5%
65 - 74	121	127	248	8.2%	6.2%
75+	80	92	172	5.7%	4.3%

---

**SOURCE:** U.S. Census Bureau, 1990 Census

**TABLE 4****MEDIAN AGE****1990**

	<u>TOTAL</u>	<u>MALE</u>	<u>FEMALE</u>
RIO DELL	32.70	32.66	32.74
HUMBOLDT COUNTY	33.10	32.76	33.44
CALIFORNIA	31.50	31.56	31.44

---

**SOURCE:** U.S. Census Bureau, 1990 Census

**2.13 Ethnic Population**

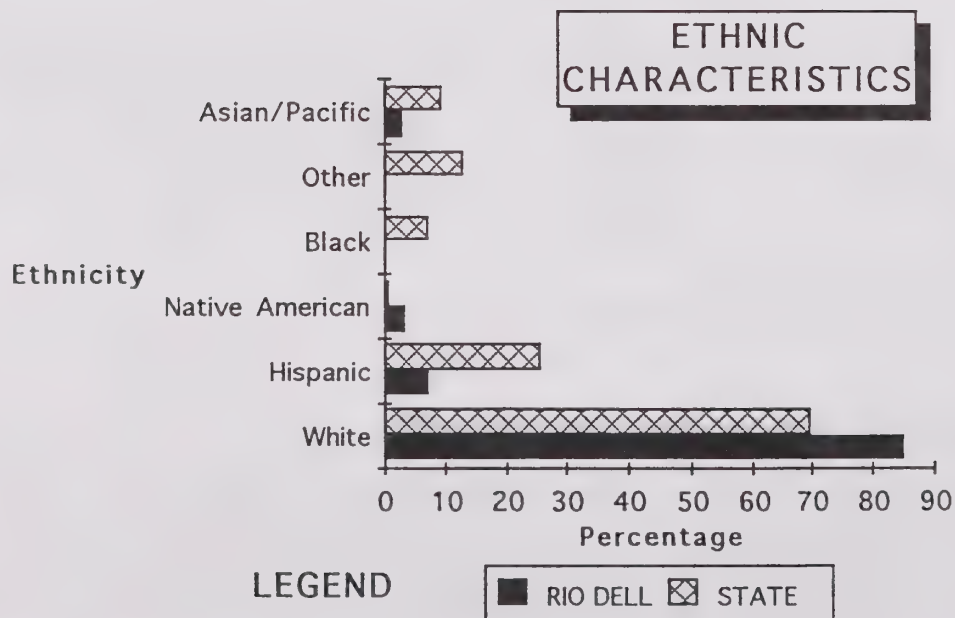
The most numerous ethnic group in Rio Dell is Hispanics, who represent 7.5% of the city's population. However, this proportion is smaller than statewide averages. Hispanics are distributed throughout the City, not concentrated in a particular section. The proportions of Blacks, Asian - Americans, and other minority groups are also below the average for rural non-metropolitan California. The only minority group with a proportionally greater share of the City population than the State population is American Indians, comprising 3.4% of the City population. All minorities increased their percentage of the City's population while the percentage of whites decreased between 1980 and 1990.

TABLE 5

ETHNIC CHARACTERISTICS

	<u>TOTAL CITY</u>	<u>CITY %</u>	<u>STATE %</u>
White	2,568	85.25	70.0%
Hispanic	225	7.5	26.0%
Native American	104	3.4	.81%
Black	7	0.24	7.4%
Asian/Pacific	14	0.47	9.7%
Other	94	3.1	13.2%

FIGURE 1  
CITY VS. STATE



## 2.14 Handicapped Persons

The number of handicapped persons in a city has important planning implications. A need for certain social services, specialized handicapped access facilities throughout the City, and housing with handicapped access may result from a better understanding of the handicapped.

Handicapped persons comprise a larger share of the City's non-institutionalized working age population than California's. 18.5% of all Rio Dell residents between the working ages of 16 - 64 have a work disability as compared with 7.2% for California. Furthermore, a larger proportion of these persons are unable to work as a result of their disability (69% vs. 51% for the State).

According to the State Department of Rehabilitation, the largest proportion of handicapped persons in the County have a skeletal or muscular disability. This fact points to a need for concern about wheelchair access to buildings and walkways.

The U.S. Census also counts the number of persons who are not able to use public transportation due to their physical disability. The City has a higher proportion of persons with a public transportation disability than the State average. 3.2% of working age residents and 11.4% of those over age 64 have a transportation disability. The City is served by the Regional Transit System which can be used by handicapped persons, and by several local agencies who provide individualized and group transportation services for the disabled. Appendix G contains a listing of these service providers. Because of transportation difficulties, many handicapped persons seek housing which is located close to stores and services. Housing in the vicinity of the downtown area would meet this need.

TABLE 6

### DISABLED PERSONS

	<u>RIO DELL</u>		<u>CALIFORNIA</u>
	<u>Number</u>	<u>%</u>	<u>%</u>
Non-institutionalized Persons, Ages 16 - 64	1,819	60%	66%
With Work Disability	336	18.5%	7.2%
Prevented from Working	232	13%	4.3%

---

SOURCE: U.S. Census Bureau, 1990 Census

TABLE 7

## MOBILITY LIMITATIONS

	<u>AGES 16 TO 64</u>		<u>65+</u>	
	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>
RIO DELL	336	19%	136	32%
CALIFORNIA	1,397,640	7%	896,728	28%

---

SOURCE: U.S. Census Bureau, 1980 Census

TABLE 8

## TYPES OF DISABILITY - HUMBOLDT COUNTY

	<u>NUMBER</u>	<u>PERCENTAGE</u>
Skeletal/Muscular	3,760	42.9%
Cardiovascular	1,380	15.7%
Neurological	560	6.4%
Respiratory	520	5.9%
Mental Retardation	410	4.7%
Alcohol/Drug Addiction	440	5.0%
Emotional Problems	480	5.4%
Digestive	230	2.6%
Blind	100	1.1%
Deaf	30	0.3%
Other Sensory	190	2.2%
Other Conditions	670	7.6%
	<hr/> 8,770	

---

SOURCE: California Department of Rehabilitation, Estimated Persons Who Have Disabilities as of July 1, 1981 (Ages 16 through 64 only). Updated, April 29, 1982.

**Note:** updated information on this table not available, 1990.

## 2.15 Persons in Group Quarters

Non-institutionalized Group Quarters are living situations where kitchen, perhaps bath, and food are shared such as in a boarding house. Both the 1980 and 1990 U.S. Census indicated no non-institutionalized Rio Dell residents living in group quarters. All persons living in the City were members of households.

## 2.20 HOUSEHOLD CHARACTERISTICS & SPECIAL NEEDS HOUSEHOLDS

A household is any group of people living together in a residence, related or unrelated. A survey of household characteristics is useful to determine household size trends, incomes, overcrowding or underutilization of housing, and the amount of special needs households such as large families and female-headed households. All of these characteristics can point to planning needs.

### 2.21 Size & Number of Households

The City had 1,163 households in 1990. The number of households increased by 162 between 1980 and 1990. Average household size has decreased since 1970 but, as expected, remained stable between 1980 and 1990.

**TABLE 9**  
**RIO DELL HOUSEHOLDS**

	<u>1970</u>	<u>1980</u>	<u>1986</u>	<u>1990</u>
Households	936	1,018	1,091	1,163
Population	2,817	2,687	2,840	3,012
Average Size of Households	3.01	2.64	2.59	2.59

### 2.22 Elderly Households

The 1,163 households in Rio Dell include 309 households (26.6%) with one or more persons 65 years of age or older. Most of these households (92%) are headed by a person 65 years old or older.

Elderly householders occupy their own dwelling in most cases. Of the 287 housing units occupied by an elderly head of household, 210 units, or 73%, are owner-occupied. There are 77 rental housing units occupied by an elderly head of household.

The economic status of the elderly can be viewed in the following statistics: the elderly comprise 13.9% of Rio Dell's population but make up only 6.3% of all persons in poverty. This is in contrast to children ages 0 to 12 who make up only 20% of Rio Dells population but represent 34% of the population living in poverty.

### 2.23 Female Headed Households

The number of households headed by women has implications in needs for child care, recreation programs, and other social services. There were 305 female headed households in 1990. Included in this figure were 183 female headed households with children but no spouse. 50% of these households (92 households) were below the poverty level in 1990. This represents a disproportionate number of the households below the poverty level. Female headed households account for only 26% of all households, but they account for 42% of households below the poverty level. All female headed households below the poverty level in 1990 included children.



**TABLE 10****FEMALE HEADED HOUSEHOLDS**

CATEGORY	ABOVE POVERTY <u>LEVEL</u>	BELOW POVERTY <u>LEVEL</u>	<u>TOTAL</u>	BELOW POVERTY <u>AS % OF TOTAL</u>
With Children under 18	54	92	146	63%
Without Children under 18	37	-0-	37	-
TOTAL	91	92	183	

---

**SOURCE:** 1990 Census STF 3

**2.24 Overcrowding**

The U.S. Census Bureau defines overcrowding as more than one person per room (excluding kitchen, bathroom or storage) in a housing unit. In 1990, there were 32 overcrowded owner occupied units and 52 overcrowded renter occupied units. This means that approximately 4.8% of Rio Dell's owner occupied units were overcrowded, while 10 percent of Rio Dell's renter occupied units were overcrowded. As a whole, 7.2% of the City's 1,163 units were overcrowded. Renter occupied units comprised 62% of all overcrowded units.

**2.25 Large Families**

Unusually large households or families may experience difficulty in locating housing that is large enough. According to the 1990 Census, 99 families or 8.5 % of all households in Rio Dell were classified as large families (5 or more persons). Due to the shortage of renter-occupied housing units containing 3 bedrooms (12% of all rental units) and the lack of any renter units having 4 or more bedrooms, overcrowding (more than 1.01 persons per room) may be more prevalent for large renter families than for other household groups.

**2.26 Needs of the Homeless**

In May 1990, the Humboldt County Homeless Task Force conducted a needs assessment study of the homeless population of Humboldt County. A copy of this study is contained in Appendix K. The task force report states that there are approximately 1,200 homeless persons in the County on a given day. The task force study found that two percent (2%) of the homeless population are youths away from home, 58% are families of two or more persons, and the remainder (40%) are individuals, many of which are substance abusers or mentally ill.

According to the Task Force, approximately one-third of the homeless population will find shelter in designated shelter sites within six months. For the chronically homeless, those who have been homeless for more than one year, the needs may exceed temporary shelter. The County's General Relief Task Force Report, issued in June 1992, found that between 40% and 60% of the County's

homeless are mentally ill, with the majority having dual diagnoses that include substance abuse and/or physical disabilities.

No available census or other planning information indicates that homeless persons constitute a significant housing problem in Rio Dell. With a population that is 2.5% of the County, it would be anticipated that the homeless population in Rio Dell would approximate 30 persons. The 1990 Census found no homeless persons in the City. This conclusion is supported by the City's own experience in administering past programs to assist indigent persons. The City continues to assist the local churches in dispensing on a short-term basis vouchers for food, gas and lodging. It is believed that the distance from County-provided social and medical services in Eureka 26 miles to the north contributes to the transitory nature of the homeless in the community.

In April 1992, a series of earthquakes struck the Northcoast and damaged a number of homes in the Rio Dell-Scotia area. 155 dwellings were severely damaged and rendered temporarily uninhabitable, while 7 were so severely damaged that they had to be demolished. The short-term impact of these events was to render a number of lower-income households homeless. Arrangements were made through the Federal Emergency Management Agency (FEMA) to make available temporary housing units while damage assessment and reconstruction planning could be performed. Mobilehomes to house displaced families were provided by the Bank of America through a donation to the Redwood Community Action Agency (RCAA). Nine families were assisted under this program. The efforts to repair and reconstruct the damaged homes has been a slow and difficult process. Many of the units were income properties. Some landlords have not or could not utilize the various forms of loans available to repair their units. Others have so many units to repair that it is taking considerable time to repair them, or they have determined that the older units are no longer economically viable to rehabilitate. The City continues to monitor and assist property owners to complete repairs of the earthquake damaged units. Priority has been given to the repair of these units under the City's Housing Rehabilitation Loan Program.

#### **2.26.1 Emergency and Transitory Housing Facilities**

There are two types of housing needs by homeless people: transitional housing and emergency shelters. The focus of transitional housing facilities is to provide a stable living environment until clients can make their own living arrangements. On occasion people stay for extended periods of time (i.e., two to six weeks). Transitional housing tends to have more private sleeping and living areas, and is thus more appropriate for families with children. In addition, the services provided by transitional housing facilities, namely job training and counseling, tend to be more comprehensive.

Emergency shelters, on the other hand, are used primarily by homeless adults who need food and a warm place to sleep. Typically clients stay at the facility on a day-to-day basis. Some emergency shelters provide numerous services such as job training, medical care, literacy services, drug and alcohol counseling, and psychiatric counseling. Others provide transportation to such services off-site.

The number of shelters available within the County are limited. The combined number of year-round available shelter beds for both transitional and emergency programs is less than 150. The Eureka Rescue Mission runs a sectarian overnight emergency shelter which houses 100 persons in a dormitory setting. Redwood Community Action Agency (RCAA) operates a transitional shelter for families, which provides services to 25 persons.

At present there is no specific governmentally funded assistance for homeless or transient persons in Rio Dell. Local churches continue to provide assistance on a case-by-case basis. Fortuna Community Services, an ecumenical-based non-profit agency which serves the whole



southern part of the County, provides a food bank and other limited services to persons in need. In addition to the transitional shelter, the Redwood Community Action Agency in Eureka provides information and referral to homeless persons to assist with their immediate needs. They may be able to provide vouchers to homeless families for a nights stay in a local motel. Their case management and transitional services program offers extended shelter to a limited number of families. Participants live in one of RCAA's shelters from two to six months. Agencies which provide services to the homeless are listed in Appendix F.

Although no emergency shelters or transitional housing facilities are currently operated in Rio Dell, such facilities providing for six or fewer persons are allowed to be sited "by right" (without discretionary permits) in all residential zoning districts under the Community Care Facilities provisions of State law. The City contains over 500 acres of residentially zoned property which are appropriately zoned to accommodate small emergency shelters and transitional housing facilities. Given the cost to develop and operate a full service emergency shelter or transitional housing facility, and the small to non-existent local homeless population, such small-scale "community care facility" type accommodations seem best suited to meet these needs in Rio Dell.

## **2.30 EMPLOYMENT, HOUSEHOLD INCOME & HOUSING AFFORDABILITY**

### **2.31 Economic Base & Employment Trends**

#### **2.31.1 Economic Structure**

The economic base of Humboldt County, once heavily dependent on resource based industries, principally timber and fishing, has experienced a significant shift away from these traditional employers during the decade of the 80's. As manufacturing activity related primarily to timber and wood products declined, the commercial, service and governmental sectors of the economy expanded. The largest contributors to the growth of the service sector were health and social services. Tourism is also a major component of the service sector.

The changes in Humboldt County's economy are most graphically illustrated in employment figures. Total wage and salary employment in Humboldt County grew from 33,325 in 1972 to 40,300 in 1980, and increased to 44,100 in 1989. With the hoped for recovery of the national economy, especially new housing construction, employment is expected to rise to 47,700 in 1996.

Employment in agriculture, construction, retail trade and services continued to expand during the 1987 to 1991 period. Of all sectors, manufacturing employment showed the greatest drop. Job losses in industries related to lumber and wood products continue to account for the majority of this decline.

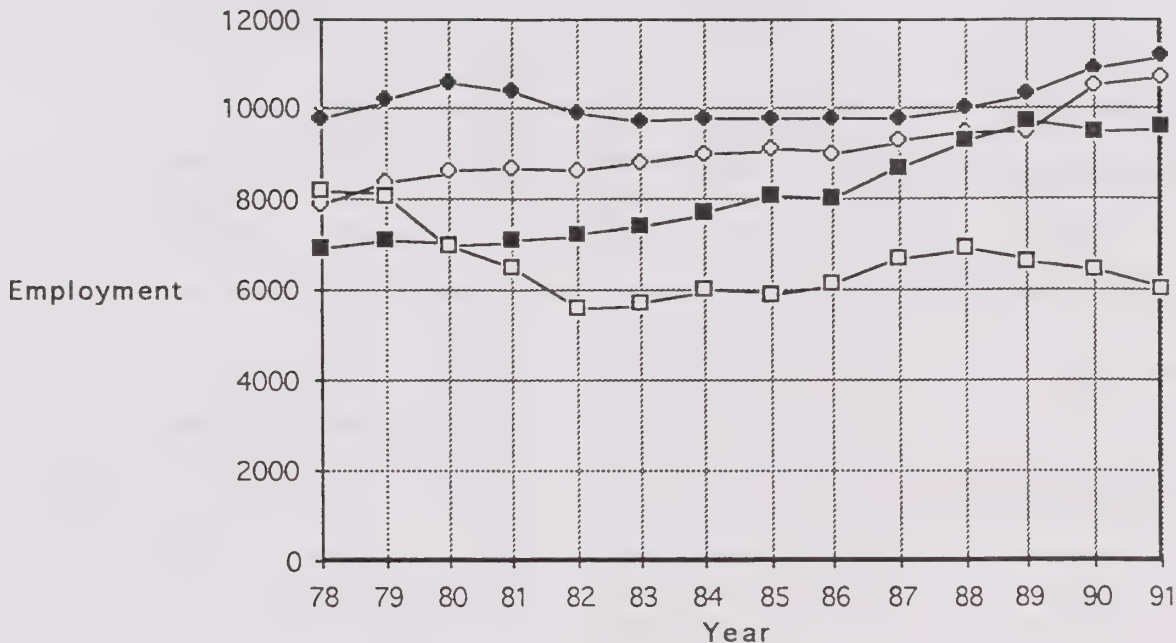
Employment in transportation and public utilities remained relatively stable over the 1987 - 1991 period, while employment in retail trades, finance, insurance, real estate and government posted modest gains.

During the 1970s, employment levels in the service sector rose more rapidly than in any other sector. However, in the 1980's employment in this sector stabilized and it appears that this trend will continue well into the 90's.

FIGURE 2

## HUMBOLDT COUNTY WAGE & SALARY EMPLOYMENT\*

ANNUAL AVERAGE--NUMBERS IN THOUSANDS\*\*  
MARCH 90 BENCHMARK



### LEGEND

- |                 |                  |
|-----------------|------------------|
| ●- Government   | ○- Services      |
| ■- Retail Trade | □- Manufacturing |

\* Jobs Reported by Place of Work; Does not include Self-Employed, Unpaid Family Members, Domestic, or Persons involved in Trade Disputes.

\*\* Parts may not add to totals due to Independent Calculation and Rounding of Annual Averages.

\*\*\* Includes all Civilian Employees of Federal, State and Local Government; Local Government includes both Local and State Education.

Rio Dell was established and continues to function as a bedroom community for the Pacific Lumber Company in Scotia and for several other mill operations in the Eel River Valley. A small portion of the City's economic base depends on recreational and tourist activity introduced by Highway 101. People from outlying rural areas often purchase domestic needs from Rio Dell stores.

Rio Dell's reliance on forest products manufacturing may readily be seen by comparing the City's employment breakdown with the County as a whole.

**TABLE 11**  
**WAGE & SALARY EMPLOYMENT COMPARISON**  
**COUNTY - CITY**  
**1989**

	<u>EMPLOYMENT</u> <u>COUNTY</u> %			<u>EMPLOYMENT</u> <u>RIO DELL</u> %		
			(1980)			(1980)
AGRICULTURE	2,689	5.3%	2.0	68	3.4%	2.2
CONSTRUCTION & MINING	3,175	6.2%	2.9	65	6.9%	3.3
MANUFACTURING	7,664	15.0%	17.4	330	34.8%	35.5
TRANSPORTATION & PUBLIC UTILITIES	2,722	5.4%	5.7	31	3.3%	3.1
WHOLESALE TRADE	1,734	3.4%	3.7	39	4.1%	-
RETAIL TRADE	9,964	19.6%	17.4	187	19.7%	21.8
FINANCE, INSURANCE & REAL ESTATE	2,235	4.4%	3.5	13	1.4%	3.2
SERVICES	10,974	22.0%	*	132	14.0%	*
GOVERNMENT	9,674	19.0%	*	83	9.0%	*
<b>TOTAL - ALL INDUSTRIES</b>	<b>50,831</b>			<b>948</b>		

\* 1980 figures did not reduce services numbers double counted in government numbers

**SOURCE:** U.S. Census Bureau, 1990 STF-3

Employment in manufacturing in Rio Dell is still nearly double the percentage of the County work force so employed. The significant reduction in people employed in the manufacturing sector between 1970 and 1980 did not continue between 1980 and 1990, reductions in manufacturing jobs dropping less than 1 % during this period. Employment in government for Rio Dell residents is significantly less than the County figure due to the distance from the main urban centers. The City's function as a rural community center is seen by the slightly higher percentage of employment in the retail trade industry.



**TABLE 12**

**EMPLOYMENT BY INDUSTRY**

**CHANGE IN COMPOSITION**

**1980 - 1990**

**CITY OF RIO DELL**

	<u>1980</u>	<u>1990</u>	<u>PERCENTAGE</u> <u>CHANGED</u>
CONSTRUCTION	3.3%*	6.9%	(+100%)
MANUFACTURING	35.5%	34.8%	(-2%)
TRANSPORTATION & PUBLIC UTILITIES	3.1%	3.3%	(+6%)
WHOLESALE & RETAIL TRADE	21.8%	19.7%	(-10%)
FINANCE, INSURANCE & BUSINESS	3.2%	1.4%	(-120%)
PROFESSIONAL & SERVICES	25.3%	25.2%	(.1%)
PUBLIC ADMINISTRATION	5.7%	1.2%	(-210%)
OTHER INDUSTRIES (AGRICULTURE, ETC)	2.2%	3.4%	(+55%)

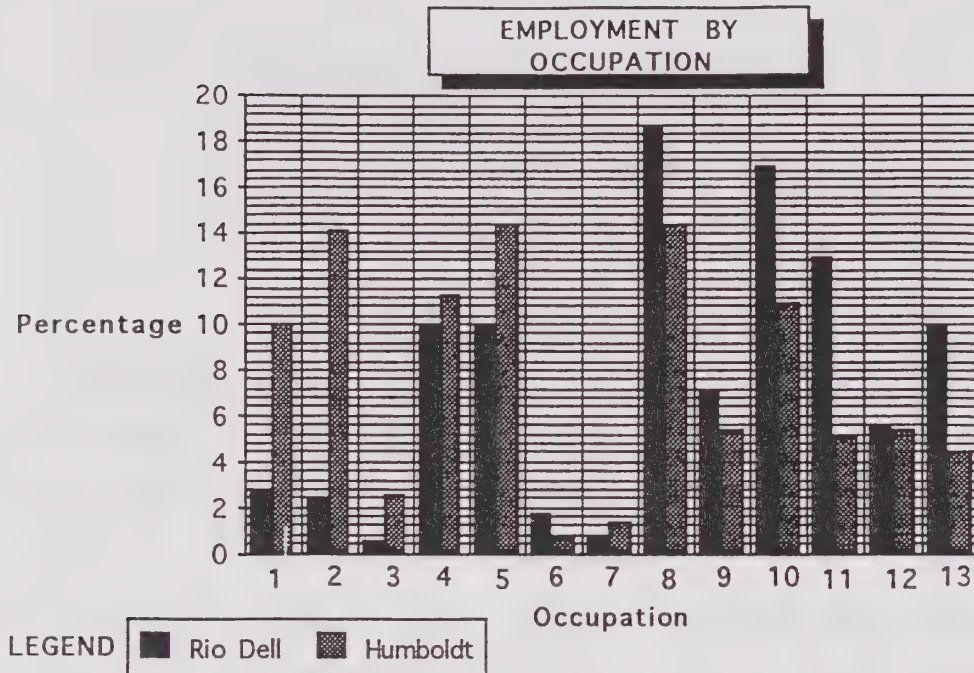
\*Includes Mining

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**SOURCE:** U.S. Census Bureau, 1980 & 1990 Census

The manufacturing and retail orientation of the Rio Dell economy is further evidenced by the occupational breakdown of the City's work force. Service, sales and skilled labor employment (i.e., machine operators, assemblers, handlers, equipment cleaners, production workers, etc.) make up the principal occupational groupings in Rio Dell. As compared with Humboldt County, Rio Dell is under represented in managerial, professional and administrative support occupational categories.

FIGURE 3



**OCCUPATION**

1. Executive, Administrative & Managerial
2. Professional Specialty
3. Technicians & Related Support
4. Sales
5. Administrative Support (Including Clerical)
6. Private Household
7. Protective Service
8. Service (Except Protective & Household)
9. Farming, Forestry & Fishing
10. Precision Production, Craft & Repair Services
11. Machine Operators, Assemblers & Inspectors
12. Transportation & Material Moving
13. Handlers, Equipment Cleaners, Helpers & Laborers

**SOURCE:** U.S. Census Bureau, 1990 Census STF-3

**2.31.2 Unemployment**

Between 1975 and 1985, the County's annual unemployment rate never fell below 10.6%. But since that time the County unemployment figures have fallen consistently and in 1991 was 6.2% below what they had been ten years earlier.

**TABLE 13****UNEMPLOYMENT IN HUMBOLDT COUNTY**

	<u>UNEMPLOYED</u>	<u>UNEMPLOYMENT RATE</u>
1984	5,700	11.8%
1985	5,000	10.6%
1986	4,400	9.2%
1987	3,800	7.5%
1988	4,000	7.6%
1989	4,100	7.9%
1990	3,900	7.8%
1991	4,600	8.0%

---

**SOURCE:** California Economic Development Department

The unemployment picture is further exacerbated by the seasonal nature of the County's basic industries. In all of these basic industries (lumber, agriculture, fishing and tourism) unemployment rates for the winter months have been well above the yearly averages.

**TABLE 14**  
**HUMBOLDT COUNTY**

**SEASONAL UNEMPLOYMENT RATES**

	<u>YEARLY HIGH</u>		<u>YEARLY LOW</u>	
1990	10.3	(JANUARY)	5.9	(AUGUST)
1989	10.3	(FEBRUARY)	6.0	(OCTOBER)
1988	9.0	(JANUARY)	6.4	(OCTOBER)
1987	11.2	(JANUARY)	6.1	(SEPTEMBER)
1986	12.6	(FEBRUARY)	7.0	(SEPTEMBER)
1985	13.2	(JANUARY)	8.8	(MAY)
1984	15.1	(FEBRUARY)	9.5	(OCTOBER)
SEVEN YEAR AVERAGE	(11.7)		(7.1)	

---

**SOURCE:** Employment Development Department, Annual Planning Information, June 1991.

Unemployment in Rio Dell, due to its heavy dependence upon the forest products manufacturing sector, has traditionally been higher than the County, State and National averages.

**TABLE 15**  
**UNEMPLOYMENT - 1980 -1990**

	<u>1980</u>	<u>1990</u>	<u>MALE (90)</u>	<u>FEMALE (90)</u>
RIO DELL	16.8%	18.0%	17.7%	18.2%
COUNTY	12.2%	8.6%	9.5%	7.4%
STATE	6.5%	6.6%	6.7%	6.6%

---

**SOURCE:** U.S. Census Bureau, 1990 Census

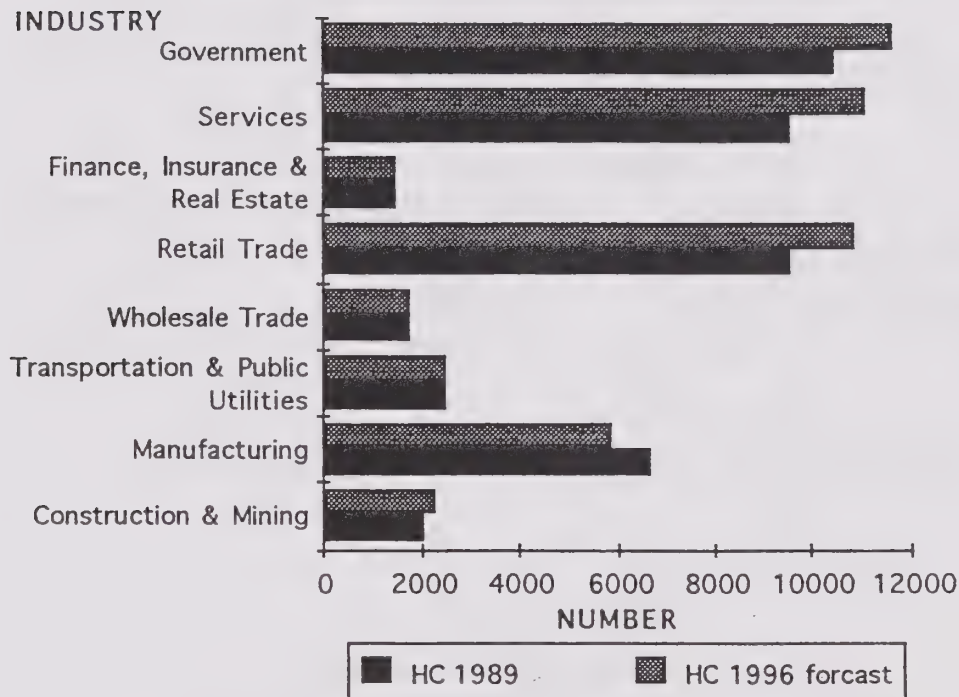
#### **2.31.3 Employment Outlook**

The labor force in Humboldt County is expected to expand by 3,600 nonagricultural jobs by 1996. However, this expansion will be at a slower rate than that experienced by the state and the nation. Services, retail trade and government will provide almost all of these new jobs.

Most industries are expected to remain stable or experience moderate growth during the next few years. Retail trade and service industries will be the fastest growing industry divisions during the forecast period. Manufacturing payrolls are forecast to experience a net decrease of 800 jobs, mainly as a result of automation, environmental legislation and resource depletion. Rio Dell and other small "lumber towns" are expected to experience even greater reductions in employment in these areas.



**FIGURE 4**  
**HUMBOLDT COUNTY**  
**JOB FORECAST BY INDUSTRY**  
**1989 - 1996 Annual Averages**



**SOURCE:** Annual Planning Information, Humboldt County 1991, State Employment Development Department

It is important to realize that many of the new jobs in retail trade will be part-time. Nationally, over 30% of all jobs in wholesale and retail trade are part-time. Undoubtedly, this percentage is much higher for specific industries, such as restaurants. The high degree of part-time work and the generally low wage structure characteristic of retail trade are reflected in the amount of payroll wages paid locally.

The short-term outlook for job growth in Rio Dell in all occupations continues to be more limited than the County as a whole. Given the current economic structure of the City, it is reasonable to assume that the employment opportunities will continue to expand and contract in direct response to the health of the lumber industry. The MAXXAM acquisition of the Pacific Lumber Company and its possible short- and long-term effects on mill operations and forest management practices has made forecasting future employment more difficult. While manufacturing remains the predominant sector, there appears to be a gradual diversification of the City's economic base. Services, retail trade and government jobs will contribute the most to this transition. Efforts to revitalize the downtown Business Strip have been given new life with the inflow of funds to repair business damaged by the April 1992 earthquakes. Virtually every retail business in Rio Dell has received, at a minimum, new windows and a paint job. Another factor contributing to the increase in service related jobs is the "aging" of Rio Dells population. Older populations in general require more services.

## 2.32 Income

The median income in Rio Dell in 1989 was 25% below Humboldt County's median income, which in turn was approximately 25% below the State median income.

**TABLE 16**

### **MEDIAN INCOME**

**1989**

	<u>RIO DELL</u>	<u>HUMBOLDT COUNTY</u>	<u>CALIFORNIA</u>
HOUSEHOLD	\$19,931	\$23,586	\$35,798
FAMILY	\$23,056	\$30,357	\$40,559

**SOURCE:** U.S. Census Bureau, 1990 Census

**TABLE 17**

### **HOUSEHOLD INCOME - 1979-1989**

<u>RIO DELL 1979</u>			<u>RIO DELL 1989</u>		
0 - 4,999	182	(18.2%)	0 - 4,999	69	(5.8%)
5,000 - 9,999	238	(23.8%)	5,000 - 9,999	201	(17.0%)
10,000 - 12,499	61	(6.1%)	10,000 - 12,499	89	(7.5%)
12,500 - 14,999	79	(7.9%)	12,500 - 14,999	117	(9.9%)
15,000 - 17,499	87	(8.7%)	15,000 - 17,499	44	(3.7%)
17,500 - 19,999	34	(3.4%)	17,500 - 19,999	72	(6.1%)
20,000 - 22,499	81	(8.1%)	20,000 - 22,499	53	(4.5%)
22,500 - 24,999	62	(7.2%)	22,500 - 24,999	33	(2.8%)
25,000 - 29,999	98	(9.8%)	25,000 - 27,499	56	(4.7%)
30,000 PLUS	79	(7.9%)	27,500 - 29,999	57	(4.8%)
Data for higher income groups not available in 1980 census			30,000 - 32,499	50	(4.2%)
			32,500 - 34,999	36	(3.0%)
			35,500 - 37,499	40	(3.4%)
			37,500 - 39,499	113	(9.6%)
			40,000 - PLUS	150	(12.7%)
<b>TOTAL HOUSEHOLDS</b>	<b><u>1,001</u></b>			<b><u>1,180</u></b>	

**SOURCE:** U.S. Census Bureau, 1990 Census

According to the 1990 Census, 28% of Rio Dell's households earned less than 50% of the County median income, and 20% earned between 50-80% of the County median. These two groups together define "low income". Relative to 1980, the low income households have increased from representing 46% of all Rio Dell households to 48% in 1990.

**TABLE 18**  
**INCOME DISTRIBUTION - 1990**

	<u>NUMBER OF HOUSEHOLDS</u>	<u>PERCENTAGE</u>
VERY LOW (Less than 50% of County Median Income)	330	28%
OTHER LOWER (51 - 80% of Median Income)	238	20%
MODERATE (81 - 120% of Median Income)	181	15%
ABOVE MODERATE (Above 120% of Median Income)	431	37%

---

**SOURCE:** U.S. Census Bureau, 1990 Census

The relatively low incomes of Rio Dell and Humboldt County residents compared to incomes statewide is also reflected in the number of individuals receiving an income from public assistance. In 1989, 329 individuals or 11% of Rio Dell residents living in households and 6,586 individuals, or 6% of Humboldt County residents living in households, were receiving public assistance incomes. By comparison, only 3% of California residents living in a household were receiving public assistance incomes.

---

**SOURCE:** U.S. Census Bureau, 1990 Census

### **2.33 Housing Costs**

As with income, housing costs in Rio Dell are substantially lower than State figures. In the 1980 Census, Rio Dell's median house price was 51.9% of the statewide median price. In the 1990 Census the median value of an owner-occupied home in Rio Dell dropped to only 34% of the State's median. The median rent payment on a home in Rio Dell also decreased since 1980 from 74.9% of the statewide median to 50% of the State's median rent in 1990.

**TABLE 19**  
**COMPARATIVE HOUSING VALUE AND RENT**  
**(1980-1990)**

	<u>CALIFORNIA</u>	<u>HUMBOLDT COUNTY</u>	<u>RIO DELL</u>
MEDIAN HOUSING VALUE	\$84,700	\$57,000	\$44,000
	<b>\$195,000</b>	<b>\$88,000</b>	<b>\$66,100</b>
MEDIAN RENT	283	234	212
	<b>561</b>	<b>344</b>	<b>282</b>
<b>MONTHLY OWNER COST</b>			
MORTGAGE	411	331	301
	<b>1,077</b>	<b>644</b>	<b>483</b>
NO MORTGAGE	98	92	88
	<b>191</b>	<b>170</b>	<b>147</b>

**SOURCE:** U.S. Census Bureau, 1980 Census, STF 1, 3, 4, 1990 Census, STF 3.

In September 1992, the City Housing Element consultant conducted a survey of current housing costs based on contacts with local real estate agents. The results of the survey are presented in Table 20 and 21. It should be noted that the information in Table 20 is not based on the advertised "asking price", but the actual sale price.

**TABLE 20**  
**HOUSING COSTS<sup>1</sup>**  
**SEPT. 1992**  
**CITY OF RIO DELL**

<u>SIZE OF UNIT</u>	<u>HIGH</u>	<u>LOW</u>	<u>AVERAGE</u>
1 Bedroom	\$ 48,000	\$ 36,000	\$ 42,000
2 Bedroom	\$ 70,000	\$ 52,000	\$ 61,000
3 Bedroom	\$ 98,000	\$ 55,000	\$ 76,500

<sup>1</sup> Figures reflect "selling price".

**SOURCE:** Survey of Realtors, October 1991.

The Humboldt County Board of Realtors, October 1991, summary of housing sales showed higher sale prices for homes county-wide than the City's survey showed for Rio Dell. The average sale price for all single-family dwellings sold between July and October 1991 was \$102,441. This represents a 35% increase over the average sale price reported in 1987. Average sale prices for homes by size of unit in Humboldt County are presented in Table 21.



**TABLE 21**

**HOUSING COSTS (FOR SALE UNITS)<sup>1</sup>**

**OCTOBER 1991**

**HUMBOLDT COUNTY**

<u>SIZE OF UNIT</u>	<u>AVERAGE SALE PRICE</u>
1 Bedroom	\$ 53,750
2 Bedroom	\$ 88,083
3 Bedroom	\$121,251
4 Bedroom	\$146,680

<sup>1</sup>Based upon 265 home sales.

---

**SOURCE:** Humboldt County Board of Realtors, Summary of Sales Activity, October, 1991.

**TABLE 22**

**RENTAL PRICES**

**APRIL 1992**

**CITY OF RIO DELL**

<u>SIZE OF UNIT</u>	<u>RENTAL PRICE RANGE<sup>1</sup></u>
1 Bedroom	\$350 to \$400
2 Bedroom	\$425 to \$450
3 Bedroom	\$500 plus

<sup>1</sup>Most listings do not include utilities.

---

**SOURCE:** Consultant phone survey of realtors, April 1992.

#### **2.34 Overpayment for Housing**

Housing affordability refers to the relationship between total household income and total household expenditures for housing, including mortgage (or rent), taxes, insurance and utilities. This relationship is typically expressed as the percentage of total household income allocated to housing expenditures. The actual percentage of housing expenditures will vary from household to household in relation to individual choices regarding the allocation of income.

Notwithstanding the fact that individual households may choose to spend more or less for their housing needs, it is necessary to have some guidelines as to what a household should expect to spend on housing in relation to other expenditures. This is particularly necessary for households in lower income categories where the expenditure for housing is likely to directly affect the amount of money available for other basic needs of food, clothing, and transportation. For wealthier households a larger than typical housing expenditure is likely to be taken from non-basic discretionary income rather than basic needs.

25% is the limit generally set by government agencies on the proportion of its monthly income a household should reasonably pay for housing. Using this limit would yield the monthly household expenditures for total housing costs in each income category shown in Table 23.

**TABLE 23**  
**MONTHLY HOUSEHOLD EXPENDITURES FOR HOUSING**  
**RIO DELL, 1990**

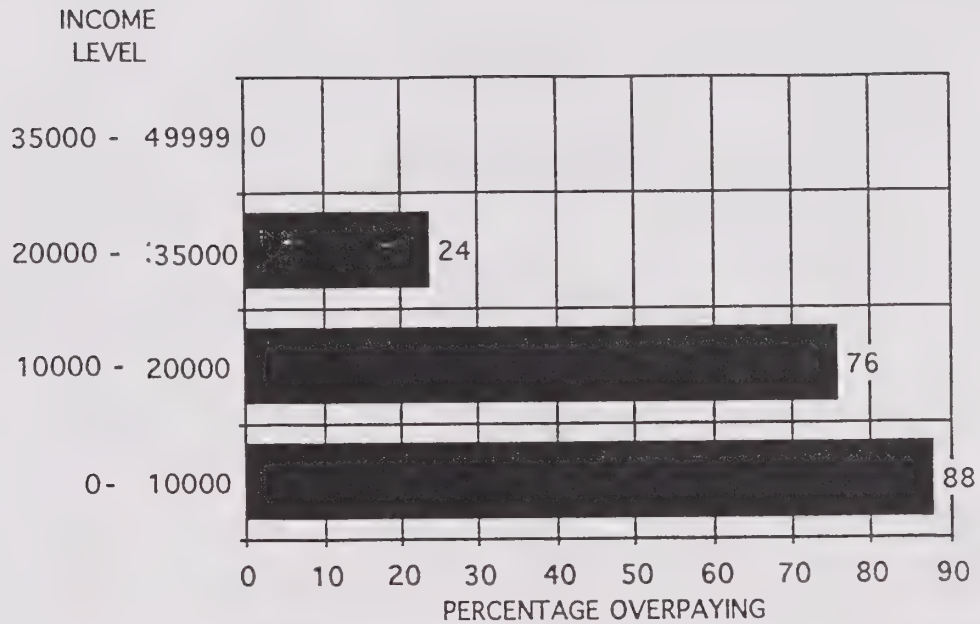
<u>INCOME CATEGORY</u>	<u>HOUSING EXPENDITURES</u>
VERY LOW	NOT MORE THAN \$245
LOW	NOT MORE THAN \$392
MODERATE	NOT MORE THAN \$589
ABOVE MODERATE	MORE THAN \$590.

In the current housing market, the 25% standard places home ownership of the traditional single-family home beyond the reach of the majority of Rio Dell residents, as discussed later in this report. Even at 30%, the figure now being used by HUD and a few governmental agencies, homeownership remains a distant goal for many Rio Dell households.

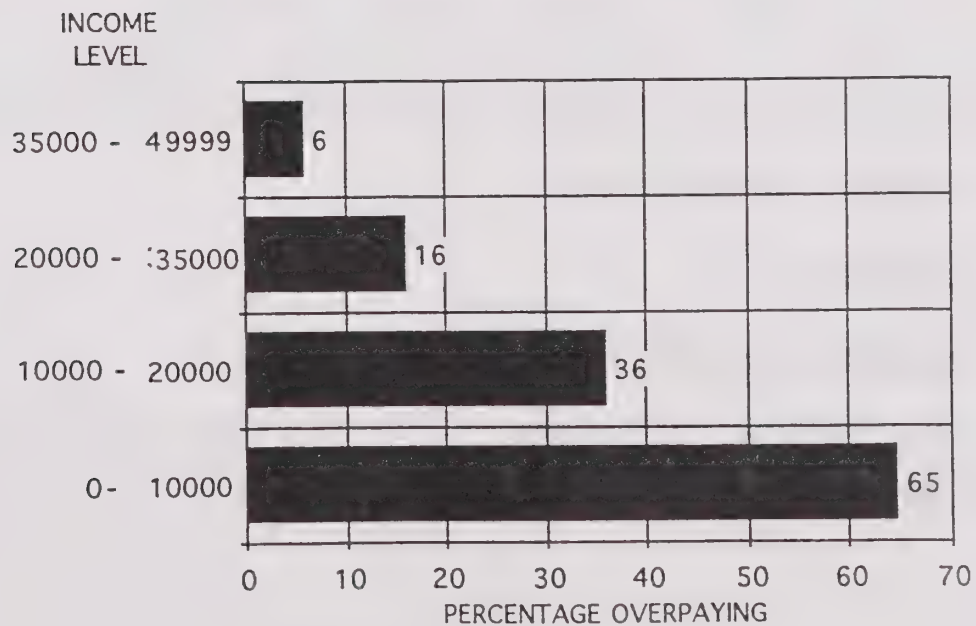
According to the 1990 Census, 53% of all renter households were paying more than 25% of their income for housing, while only 25% of all homeowner households were paying more than 25%. Overpayment for housing occurred in 39% of all households in Rio Dell. A comparison with 1980 figures indicates that the number of renter households over-paying for rent has increased by 4%. Overpayment by owner-occupied households has increased even more significantly. In 1990 owner-occupied households paying more than 25% of their income for housing increased 9% from 1980. As may be seen in Figure 5, the problem of overpayment for lower income households is more acute.

**FIGURE 5**  
**DISTRIBUTION OF OVERPAYMENT BY INCOME RANGE**

**R E N T E R S**



**H O M E O W N E R S**



According to the 1990 Census, the 1990 median household income in Humboldt County was \$23,586 (for the purpose of analyzing overpayment, the County's median income is used instead of Rio Dell's). This placed the upper limit of low income (80% or less of median income) at \$18,854. According to the Census, 97 lower-income owner households in Rio Dell were spending more than 25% of their income for housing, and 234 lower-income rental households were spending more than 25% of their income for housing.

**TABLE 24**  
**OVERPAYMENT**

	LOWER INCOME HOUSEHOLDS	LOWER INCOME HOUSEHOLDS WITH OVER-PAYMENTS	
	<u>NUMBER</u>	<u>NUMBER</u>	<u>PERCENTAGE</u>
OWNER	201	97	48%
RENTER	285	234	82%
<b>TOTAL</b>	<b>486</b>	<b>334</b>	<b>69%</b>

( NOTE: Above figures are approximate; census income figures broke at \$ 19,999 which is \$1,145 higher than 80% of median figure.)

---

Even with the construction of the Rio Dell Manor and the rehabilitation of a substantial number of rental units since 1980, the affordability picture has not improved for lower income households .

## **2.40 HOUSING CHARACTERISTICS**

### **2.41 Housing Stock**

#### **2.41.1 Housing Stock Growth and Composition**

Between 1970 and 1980, the number of housing units in Rio Dell increased from 1,053 to 1,083, or by 30 units. Between 1980 and the beginning of 1987, the housing stock increased by another 72 units to 1,155 and by the 1990 census the number of housing units had increased to 1,244.



TABLE 25

## HOUSING TYPES: 1980 - 1990

## CITY OF RIO DELL

	<u>1980</u>		<u>1990</u>	
	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>
SINGLE FAMILY	861	(80%)	939	(75.0%)
MULTI-FAMILY (2 - 4 units)	100	(9%)	169	(14.0%)
MULTI-FAMILY (5 or more units)	59	(5%)	24	(2.0%)
MOBILE HOMES	63	(6%)	112	(9.0%)
<b>TOTAL</b>	<b>1,083</b>		<b>1,244</b>	

---

**SOURCE:** U.S. Census Bureau, 1980, 1990 Census  
City of Rio Dell, Building Department

During the decade from 1970 to 1980, Rio Dell's housing stock increased at an average rate of 3 units per year. Since 1980, the housing stock has increased at an average rate of 10 units per year. During the 1980 to 1990 period, the City issued demolition permits for only 3 residential units.

TABLE 26

## RESIDENTIAL UNITS ADDED

## SINCE 1987 HOUSING ELEMENT UPDATE

<u>UNIT TYPE</u>	<u>JUNE 1987</u>	<u>1988</u>	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>APRIL 1992</u>	<u>TOTAL</u>
SINGLE FAMILY	1	4	4	4	4	1	18
2 TO 4	0	4	4	7	0	0	16
5 OR MORE	0	0	24	0	0	0	24
MOBILE HOMES	0	0	0	1	2	0	3
<b>TOTAL</b>							<b>61</b>

Units under construction for which no Certificate of Occupancy has been issued by the City are not reflected in the above totals.

---

**SOURCE:** City of Rio Dell, Building Department

While Rio Dell's housing stock continues to be dominated by single-family units, between 1980 and 1987 the proportion of single-family dwellings in the housing stock dropped from 80% to 76% and in 1990 the percentage of single family units dropped to 75%.

#### 2.41.2 Renter/Owner Mix

According to the 1990 Census, 656, or 56.4% of Rio Dell's housing units were owner-occupied. The shift in owner/rental units since 1980 is due in part to the 73 units added by the Rio Dell Manor and Rio Dell Terrace FmHA assisted housing developments. Even so, the older residential neighborhoods surrounding the commercial area had the highest percentage of renter-occupied units. Because of the unit mix characteristics, a large percentage of rental-occupied units are single family dwellings. This condition demonstrates several factors key to the Rio Dell Housing market, among which are the soft demand for owner housing and the disproportional share of lower income households. Housing affordability may also be affected as detached rental units have considerably higher maintenance and energy costs than multiple unit structures.

TABLE 27

#### HOUSING TENURE BY HOUSING TYPE

	<u>RIO DELL</u> 1980		<u>RIO DELL</u> 1990	
	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>
SINGLE-FAMILY	545	273	574	313
MULTI UNIT	8	129	3	165
MOBILE HOMES	63	-0-	79	29

---

SOURCE: U.S. Census Bureau, 1980 ,1990 Census

#### 2.41.3 Vacancy Rates

According to the 1990 Census, Rio Dell in 1990 had 81 vacant units, for a 6.5% overall vacancy rate; six units were for sale, 40 units were for rent, 4 units were held for occasional use, and 20 units were classified as "other vacant". 5% is generally considered a healthy vacancy rate. Table 28 illustrates the vacancy rate for owner and rental housing in 1989.

**TABLE 28****VACANCY RATES BY TENURE**

	<u>OCCUPIED</u>	<u>VACANT FOR SALE OR RENT</u>	<u>VACANCY RATE</u>
OWNER	656	6	0.9%
RENTER	507	37	7.3%

---

**SOURCE:** U.S. Census Bureau, 1990 Census

**2.42 Housing Conditions**

The condition of Rio Dell's housing stock is a function of it's age, the weather and how well the units have been maintained.

**2.42.1 Age of Housing**

Rio Dell's housing stock is relatively old. Over 40% of Rio Dell's housing units were built before 1950, compared to approximately 20% in the State. As of 1990 the median age for homes built in Rio Dell was 38 years as compared to 23 years for the State. Table 29 shows the age of housing units in terms of when they were built as compared with the ages of dwellings in the State as a whole.

**TABLE 29****CITY HOUSING AGE**

<u>Year Constructed</u>	<u>Rio Dell</u>		<u>State</u>	
1985-1990	135	(10.8%)	1,537,943	(13.9%)
1980-1984	54	(4.3%)	1,017,889	(9.1%)
1970 - 1979	112	(9%)	2,424,359	(21.7%)
1960 - 1969	119	(9.5%)	2,059,742	(18.4%)
1950 - 1959	324	(26%)	1,931,706	(17.3%)
1940 - 1949	228	(18.3%)	1,017,342	(9%)
1939 or earlier	272	(21.8%)	1,193,901	(10.6%)

---

**SOURCE:** U.S. Census Bureau, 1990 Census

### 2.42.2 Condition of Housing

In April of 1991 a housing condition survey was conducted in the City of Rio Dell in connection with the preparation of a Community Development Block Grant (CDBG) application. Homes were identified using four categories of need: 1) *Sound*, indicated no observable problems, 2) *Minor* need indicated no need currently existed or the repair did not threaten the health and safety of the resident or the structural integrity of the building. 3) *Moderate* represented situations where the deficiencies, if uncorrected, would threaten the health and safety of the occupants and the structural integrity of the building, and 4) *Substantial* need represented units where health and safety threatening problems currently exist and the structural integrity of the building is compromised. According to the survey, 222 of the structures surveyed, or 18.5% of the housing stock, were in need of moderate to substantial repairs. The survey results are summarized in Table 30.

TABLE 30

HOUSING REHABILITATION NEED SURVEY  
APRIL 1991

<u>CATEGORY</u>	<u>NUMBER</u>	<u>PERCENTAGE</u>
SOUND	967	80 %
MINOR	6	1 %
MODERATE	167	14 %
SUBSTANTIAL	55	5 %
TOTAL	1210 <sup>1</sup>	

<sup>1</sup> Multiple units under one roof counted as one.

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SOURCE: City of Rio Dell, CDBG Grant Program

### 2.50 Estimate of Basic Housing Construction Needs

Under the housing element requirement, housing needs are defined in three categories: existing needs, projected needs over a five-year period, and special needs. Previous sections of this report identified existing needs. In summary, they include:



\* ***Overcrowding (1990)***

32 overcrowded, owner-occupied units (4.8%)

52 overcrowded, renter-occupied units (10%)

\* ***Substandard Units (1991)***

228 units needing rehabilitation (20%)

(For an estimated 15 - 20% of these units, the cost of rehabilitation could exceed the 50% of the unit's assessed valuation.)

\* ***Overpayment (1990)***

97 lower income, homeowner households (48%)

234 lower income, renter households (82%)

Projected housing needs are the total additional housing units required to adequately house a jurisdiction's projected population in five years in units that are affordable, in standard condition, and not overcrowded. Projected housing needs therefore include the needs of the existing population as well as the needs of the additional households expected to reside in the jurisdiction five years hence.

Special housing needs focus on the needs of subgroups within the population with special housing requirements such as the elderly, the handicapped, large families, households headed by single females and, possibly for the first time since the depression, the homeless. Section 2.20 discusses these needs in greater detail.

## **2.51 Share of Projected Regional Needs**

To assist local governments in Humboldt County in making projections of future housing needs, the California Department of Housing and Community Development (HCD) prepared a regional housing needs plan covering the period January 1, 1991 to July 1, 1997. The purpose of the plan is to examine housing needs across jurisdictional boundaries and allocate to each local government responsibility for planning to meet those needs.

The plan, which appears as Appendix A, actually contains two forms of projections. The first is a projection of the number and distribution of households among income groups (i.e., very low, other low, moderate and above moderate income) for the years 1991 through 1997. These projections should be used as guidelines to ensure that housing policies and programs focus on providing a mix of housing types to meet the needs of all economic segments of the community. The projections for household growth by income group in Rio Dell are shown in Table 31.

TABLE 31

## PROJECTED HOUSEHOLDS BY INCOME GROUPS

January 1, 1991 to July 1, 1997

## CITY OF RIO DELL

<u>Income Group</u>	<u>January 1, 1991</u>		<u>July 1, 1997</u>		<u>January 1991 to July 1997</u>	
	<u>Number (%)</u>		<u>Number (%)</u>		<u>Number (%)</u>	
VERY LOW	377	32.0	400	30.5	23	17.3
OTHER LOWER	176	15.0	203	20.3	27	20.3
MODERATE	247	21.0	271	20.7	24	18.0
ABOVE MODERATE	377	32.0	436	33.3	59	44.4
TOTAL	1 177	100	1 310	100	133	100

SOURCE: California Department of Housing and Community Development,  
Humboldt County Regional Housing Needs Plan  
 Adopted by HCAOG May 28, 1992

(In Table 31, the allocations by income show numerical increase in all income groups (but an overall reduction in the proportion of households in the "very low" income group when compared to the Housing Needs Plan adopted in October of 1984.) It should be pointed out that this is not a reflection of improved economic conditions in Rio Dell, (rather it is a policy decision by HCD to meet the statutory requirement of housing needs plans to "seek to reduce the concentration of lower income households in cities ...which already have disproportionately high proportions of lower income households.") In this case, both the City of Fortuna and unincorporated portions of Humboldt County have substantially lower proportions of "very low" income group households, 23% and 24.4% respectively, as compared to 32% for Rio Dell. By reducing Rio Dell's very low income housing needs share, HCD is requiring the County and the City of Fortuna to accept a greater responsibility for these housing needs. The goal of the Regional Housing Needs Plan is to reduce the gap between jurisdictional percentages and countywide percentages by approximately one-fourth during the period ending July 1, 1997.

The second type of projection is an estimate of new construction needs for the City through July 1, 1997. According to Humboldt County's Regional Housing Needs Plan, 160 units need to be constructed, of which 133 are to accommodate the needs of projected "new" households. These estimates reflect any existing shortage or surplus of housing units at the beginning of the planning period (January 1, 1991), the household growth allocations for the planning period, the number of vacant units needed because of household growth, and the estimated number of market removals (i.e., torn down, destroyed by fire, converted to other uses, etc.) during the planning period. Basic new construction needs for Rio Dell are shown in Table 32.

**TABLE 32**  
**BASIC CONSTRUCTION NEEDS**  
**CITY OF RIO DELL**

<u>Component</u>	<u>Housing Units</u> <sup>1</sup>
Household Increase	133
1991 Vacancy Need	1
1997 Vacancy Need 1991-1997	9
Replacement Need 1991-1997	17
<b>Total</b>	<b>160</b>

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**SOURCE:** Housing Needs Plan, HCAOG, May, 1992

Since this revision is being prepared in October 1992, the basic construction needs estimates depicted in Table 32 need to be adjusted to account for construction which has occurred since January 1, 1991. The adjusted Basic Construction Needs figures are presented in Table 33.

TABLE 33

ADJUSTED BASIC CONSTRUCTION NEEDS  
CITY OF RIO DELL

	<u>Units</u> <sup>1</sup>
Housing Needs Plan (1/1/91 baseline)	160
Construction Activity (1/1/91 to 10/1/92)	-12
Earthquake Damaged Units (Demolished)	<u>+7</u>
Adjusted Basic Construction Needs	155

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**SOURCE:** City of Rio Dell, Building Department

<sup>1</sup> Units under construction or occupied as of October 1, 1992

While State law permits the City to challenge the allocation of housing needs made under the Regional Housing Needs Plan (Government Code Section 65584), the Housing Element has included the basic construction needs projections as adopted by the Humboldt County Association of Governments (HCAOG). However, it should be noted that the HCAOG basic construction needs addressed in this plan are treated as "targets" only. This is because the HCAOG estimates are based on a formula for county-wide allocation of expected growth which is not reflective of local conditions and constraints. Key among the flaws in the HCAOG Plan are the following:

- 1) Unrealistically optimistic estimates for new construction The HCAOG basic construction needs targets for the period between January 1, 1991 and July, 1997 is 160 housing units or an average of 25 units per year. (This figure is double the historic average construction rate since 1980 of 11 units per year.) In the preceding five year period, new construction in Rio Dell has averaged 12 units per year. According to Census data, the total number of units in Rio Dell increased by 161 units between 1980 and 1990. It should be noted that this 161 unit figure is 50 units more than a careful investigation of the building permit records indicate were built. (This discrepancy may be a result of the census counting RV's located in the Nally's RV park and the City's two mobile home parks as permanent dwelling units.)
- 2) Ignores relationship between jobs and housing . Census data confirms that the job base in Rio Dell remains closely tied to the health of the forest products industry, specifically the Pacific Lumber Company. Nearly 35% of Rio Dell's jobs are in manufacturing as compared with 17% for Humboldt County. Manufacturing related services (e.g., truck drivers and mechanics) comprise the third largest component of the employment mix. While manufacturing related employment lost only 2% of its employment base during the 1980s, the job forecast for the period 1989 through 1995 prepared by the State Employment Development Department forecasts a net decrease of 800 jobs in the manufacturing sector. It should be noted that during the 1970s, when severe downsizing of mill operations was common in the County, Rio Dell's population declined by over 4%.



- 3) Assumes an immediate resolution of Rio Dell's infrastructure constraints. The City's ability to accommodate the projected growth called for in the HCAOG targets for basic new construction will be largely dependent on correcting the City's infrastructure deficiencies, principally in sewer and drainage systems. As noted in this plan, due to the age and condition of the City's sewer system, it is severely impacted by inflow and infiltration of excess storm water. During wet weather conditions, storm water takes up the excess capacity in the collection system causing sewage backups and, in extreme cases, raw sewage spills from manholes or lift stations.

Standing water on lots in areas which lack storm water drainage facilities contributes to this problem. Although the City has targeted key areas for repair, lack of funding resources for line replacement and rehabilitation continues to be a major impediment to development. Also, the condition of the sewer collection system may have been further impacted by damage caused by the April, 1992 earthquakes. With severe competition for available federal and state program funds and an increasing local match requirement, the City's ability to immediately respond to these major infrastructure constraints is very limited.

## **2.52 Projected New Construction Needs by Income Group**

Table 34 summarizes Rio Dell's total projected needs by income groups for new construction to accommodate both expected growth and existing deficiencies.

**TABLE 34**  
**PROJECTED TOTAL NEW CONSTRUCTION NEEDS**  
**JANUARY 1991 - JULY 1997**  
**CITY OF RIO DELL**

	<u>Number of Units</u>
VERY LOW <sup>1</sup>	27
OTHER LOW	31
MODERATE	28
ABOVE MODERATE	<u>69</u>
<b>TOTAL</b>	<b>155</b>

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SOURCE: Housing Needs Plan, HCAOG, May, 1992

<sup>1</sup> Units allocated to income groups according to the distribution shown in Table 31.



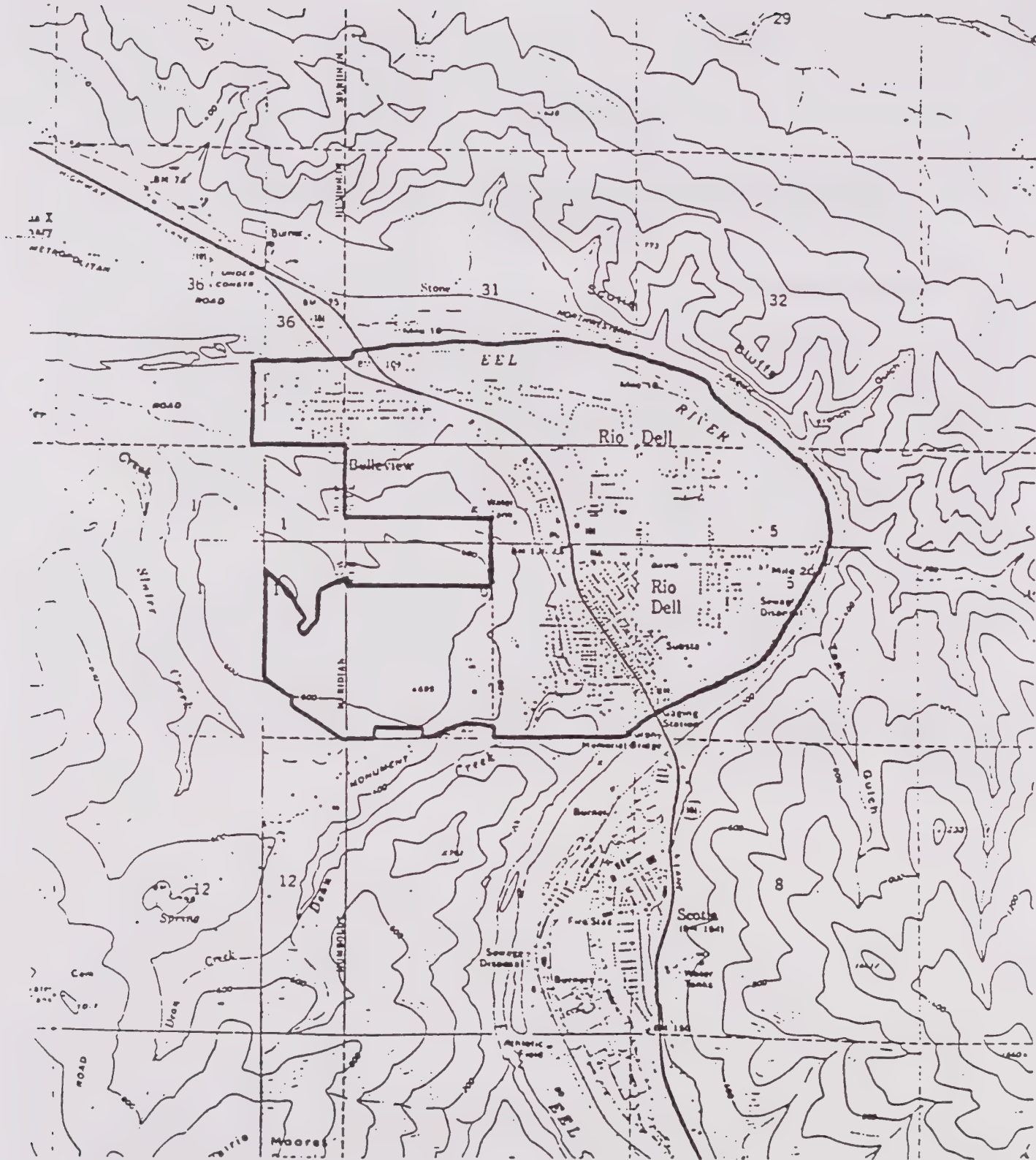
## CHAPTER 3

### AVAILABILITY OF LAND & SERVICES TO RESIDENTIAL DEVELOPMENT

#### 3.10 Residential Zoning

The City of Rio Dell is roughly 1,434 acres or 2.24 square miles in area. This area is derived from the 1980 Land Use Element updated to account for the 208 acres added by the Dinsmore Ranch Annexation in 1982. A parcel land inventory prepared by the Planning Department in 1987 found that 646 acres are presently zoned for exclusive residential use (RS, R1, and R2), 90 acres are zoned for office and multi-family residential uses (R3 and R4), 39 acres are zoned for commercial uses (C1, C2, and CH), 34 acres are zoned for public facility uses (PF), 5 acres are zoned for industrial uses (MH) and the remainder for miscellaneous uses (PD, FP, and AE). Table 35 shows the amount of land zoned in the various zoning categories. Table 36 shows the amount of land zoned in each of the five major residential districts (RS, R1, R2, R3, and R4) and summarizes the development standards for each zone.

Beside the five principal residential zones, the AE (Agricultural Exclusive) District allows the construction of farm dwellings. Residential uses, subject to R3 District Standards, are also allowed by use permit in the C1 (Neighborhood Commercial), C2 (Community Commercial), and CH (Highway Commercial) Districts. Residential uses, including mobile parks, are allowed only by use permit in the ML (Limited Industrial) and MH (Heavy Industrial) Districts. Mobile home parks are also permitted with a use permit in all three C Districts. Residential uses are prohibited in the FW (Flood Way) District and are limited to one (1) dwelling per each five (5) acres in the FP (Flood Plain) District.



CITY OF RIO DELL  
EXISTING BOUNDARIES



**TABLE 35**  
**LAND INVENTORY BY ZONING CLASSIFICATION**  
**CITY OF RIO DELL**  
**October 1992**

<u>ZONE</u>		<u>ACRES</u>		<u>TOTAL</u>	<u>PERCENTAGE</u>
		<u>CITY</u> <u>(1982)</u>	<u>DINSMORE</u> <u>ANNEX</u>		
PF	Public Facility	33.40	0.24	33.64	3.80
MH	Heavy Industrial	5.10	-	5.10	0.58
CH	Highway Commercial	8.40	-	8.40	0.96
C1	Neighborhood Commercial	7.50	-	7.50	0.86
C2	Community Commercial	22.70	-	22.70	2.58
R4	Apartment Professional	4.20	-	4.20	0.48
R3	Residential Multiple Family	69.20	17.26	86.46	9.86
R2	Residential Two Family	12.41	-	12.41	1.41
R1	Residential One Family (6,000 S.F.)	341.82	-	341.82	38.97
R1B3	Residential One Family (1/2 acre)	-	74.37	74.37	8.48
RS	Residential Suburban (1 acre)	124.05	46.08	170.13	19.40
RSB5	Residential Suburban (3 acre)	-	47.37	47.37	5.40
AE	Agricultural Exclusive (5 acre)	-	22.66	22.66	2.58
FP	Flood Plain (5 acre)	21.56	-	21.56	2.46
PDR	Planned Development Residential (1/4 acre)	18.80	-	18.80	2.14
		669.14	207.98	877.12*	
				(1.37 square. miles)	

\* Net parcel acreage does not include Floodway and river area (estimated 175 acres). State Highway and local street rights-of-way acreage also excluded from this total.

SOURCE: City of Rio Dell, Planning Department Land Inventory (June 1987). Reviewed for changes Oct. 1992.

TABLE 36

## RIO DELL RESIDENTIAL ZONES

Zone	Description	<u>Allowable Housing Types</u>						<u>Development Standards</u>	
		Total Acres	Single Family	Multi Family	Mobile Homes	MH Park	Second Dwelling	Minimum Lot Size	Minimum Site Per DU
RSB5	Residential Suburban	47.4	P		P		C	3 acres	3 acres
RS	Residential Suburban	170.1	P		P		C	1 acre	1 acre
R1B3	Residential One-Family	74.4	P		P		C	1/2 acre	1/2 acre
R1	Residential One-Family	342.0	P		P		C	6,000 SF	6,000 SF
R2	Residential Two-Family	12.4	P	P <sup>1</sup>	P		C	6,000 SF	3,000 SF
R3	Residential Multiple Family	86.6	P	P	P	C	P	6,000 SF	2,000 SF
R4	Apartment - Professional	4.2	P	P	P	C	P	6,000 SF	<2,000 SF
P	<i>Permitted by right.</i>								
C	<i>Permitted by conditional use permit.</i>								
1	<i>Duplexes permitted as multiple family.</i>								

SOURCE: City of Rio Dell, Planning Department (June 1987). Revised, October, 1992.

### 3.20 Vacant & Underutilized Land

The parcel land inventory conducted by the Planning Department in 1987 found that vacant land comprised 34% of the acreage of the five principal residential districts. Even if the area of the Dinsmore Ranch Annexation is excluded from this calculation, vacant land still comprises 25.5% of the total combined acreage of these districts. The results of the survey are shown in Table 37.

**TABLE 37**  
**VACANT LAND & DWELLING UNIT CAPACITY**

**CITY OF RIO DELL - 1992**

<u>Zoning</u>	<u>VACANT LAND</u>			<u>POTENTIAL DWELLING UNITS</u> <sup>1</sup>		
	<u>1982 City Limits</u>	<u>Dinsmore Annexation</u>	<u>Total</u>	<u>Density du/ac</u>	<u>1982 City Limits</u>	<u>Total City (w/Dinsmore Annex)</u>
RSB5	-	47.4	47.4	1DU/3 AC	-	16
RS	71.9	45.1	117.0	1 DU/AC	14 <sup>2</sup>	37 <sup>3</sup>
R1B3	-	74.4	74.4	2 DU/AC	-	149
R1	33.5	-	33.5	7 DU/AC	235	235
R2	4.5	-	4.5	14 DU/AC	63	63
R3	19.5	17.3	36.8	21 DU/AC	410	773
R4	1.7	-	1.7	21+DU/AC	36	36
			315.3 Acres		758 Units	1,309 Units

1 Calculation of potential number of dwelling units based upon maximum number of units allowed by zoning multiplied by total vacant acreage in the zone.

2 Development potential calculated on basis of 1 DU/5 AC

3 Development potential calculated on basis of 1 DU/2 AC (Dinsmore Ranch Annexation only)

**SOURCE:** City of Rio Dell, Planning Department Land Inventory (June 1987) revised October 1992

According to Table 37, 1,309 dwelling units could be developed on Rio Dell's vacant parcels. Actual development would likely occur at much lower unit density. Even so, this vacant acreage would physically accommodate the projected new construction needs of 155 units indicated in Table 34.

Beyond the vacant residentially zoned land, there is considerable residential land which is "under-utilized" (partially developed lots with sufficient land area to be further subdivided or developed, if multi-family). Within the R1 (Residential One-Family) District, 136 acres, consisting of 168 parcels, fall within the under developed lot definition. Of these 136 acres, 65 are undeveloped with few constraints to development. This additional land would add an additional 455 units to the City's potential residential build out.

Vacant commercially and industrially zoned land provides some additional opportunities for meeting projected residential new construction needs of the community. While mixed use development in commercial and industrial zones is a possibility under the City's zoning regulations, particularly in the downtown area, the potential noise, traffic and other use conflicts between heavy commercial-industrial uses and residential development tends to limit the effectiveness of this option.

### **3.30 Surplus Land**

Besides privately held vacant and under-utilized land, land owned, but no longer needed, by public agencies represents an opportunity for helping meet the projected new construction needs



of the community. State law generally supports the use of government-owned, surplus land for residential use, particularly for housing for low and moderate income families.

The parcel land inventory conducted by the Planning Department in June 1987 found no surplus land owned by the State or other governmental agencies. At that time, the City of Rio Dell had two potential surplus single family sites. Both sites adjoined existing public facility uses (waste water treatment plant and well site) and were developed with single-family residential dwellings. Neither unit was occupied for residential use at that time. Since 1987, the City declared these two sites "surplus" and sold them to private parties for residential use. One of the dwellings was rehabilitated through a Community Development Block Grant loan and is occupied by a low income family.

### **3.40 Services for Residential Development**

With the exception of the problem with the inflow and infiltration of storm water into the sewage system during period of high rainfall, Rio Dell's present infrastructure can accommodate project residential development through 1997.

The City of Rio Dell owns and operates its own water system. Water is provided from three wells located to the north of the city across the Eel River. Current city use is .375 mgd, but summer peak use can reach 1.1 mgd. Water storage consists of two 250,000 gallon tanks and a 27,000 gallon tank on the Dinsmore Plateau which serves the upper Monument flat. A fourth well site has been acquired to augment summer capacity and, if possible, minimize existing well system usage capacity during demand periods. However, perhaps due to the extended drought, this new well has not met minimum pumping capacity requirements and has not been brought on line. According to the Department of Public Works, the well system has the capacity to serve an additional 2,155 households. If Well No. 4 is brought into production, an estimated 475 additional units may be served.

Sewage treatment is provided by the City of Rio Dell which owns and operates its own sewage system. The plant operates under a discharge permit issued by the Regional Water Quality Control Board. The wastewater treatment plant has a present design capacity of 1.0 mgd. Enlarged in 1978, the plant has been assigned to serve a population of 8,385 or an estimated 2,130 additional households over Rio Dell's 1992 population. Excessive storm water inflow and infiltration (I/I) into the collection system continues to limit wet weather plant capacity. I/I entering the system may take up as much as 85 percent of the estimated available capacity, leaving an adjusted capacity of about 320 additional households. The City's strides in reducing I/I entering the collection system have unfortunately been dealt a serious setback due to an as yet undetermined amount of damage to mains and laterals from the April, 1992 earthquakes. Resolution of this I/I problem continues to be a high priority in the City's grant application efforts.

Service availability remains greatest for vacant land with frontage on developed City rights-of-way and infill lots in developed subdivisions. With exception of the land in the Dinsmore Ranch Annexation, over half of the moderate to high density residential land (R-2, R-3 and R-4) and roughly one-third of the lower density residential land (R-1), which is vacant or underutilized would fall within this classification. Adequate sites exist in these areas served by City services and infrastructure to satisfy Rio Dell's anticipated new construction needs during the 5-year planning period. Service availability will exist on a more limited basis in areas with existing development but inadequate streets and infrastructure. Areas which might fall within this classification include properties in the Bellevue area to the south of Ogle Avenue (Stream Street, Willow Lane, Tolman Lane), parcels located to the north of Painter Street with access from Webb, Bluff and Curtis Lanes, and the residential lots to the south of Monument Road along Dean Creek (Eel Point Road, Redwood Avenue). Water line reconstruction work in 1991, under a loan from the State Department of Water Resources, and water and sewer extensions for the Bob Grey development,

has lessened somewhat the infrastructure constraints in the Ogle Avenue and Dean Creek areas. For the planning period, development in such areas will likely continue to be restricted to single homesite development on existing lots. Service availability to the Dinsmore Ranch Annexation area, or other areas presently lacking City sewer or water facilities will remain extremely limited, and would involve considerable expenditures on behalf of the developer to overcome the lack of service.

## CHAPTER 4

### GOVERNMENTAL CONSTRAINTS

While local governments have little influence on such market factors as interest rates, their policies and regulations do constrain the free operation of the housing market. For the most part, local regulations play a legitimate role in protecting the public's health, safety and welfare. In some cases, however, local regulations may restrict the operation of the housing market unnecessarily. Examination of the local regulatory structure can highlight those areas of "excessive" regulations where steps can be taken to remove or minimize obstacles to residential development.

#### 4.10 Local Land Use Regulation

Discretionary control over land use is exercised through the Rio Dell General Plan adopted in 1980, the zoning ordinance and other implementing ordinances.

In general, the development standards contained in Rio Dell's zoning and subdivision ordinances do not operate as a constraint to development. The minimum lot size requirement, building height, setbacks and lot coverage for single family and multiple family lots are typical of those within incorporated cities in Humboldt County. Table 38 shows a comparison of these standards with Humboldt County and the City of Fortuna.

**TABLE 38**  
**Development Standards Comparison**

	Lot Size	Building Height	Lot Coverage	Parking Spaces/D.U.
	SF(MF)	SF(MF)	SF(MF)	SF(MF)
Rio Dell	6000 SF(6000 SF)	35'(45')	35%(60%)	1/du(1/du)
County of Humboldt	5000 SF(5000 SF)	35'(45')	35%(60%)	1-2/du(1-2/du) <sup>1</sup>
City of Fortuna	6000 SF(6000 SF)	35'(45')	35%(60%)	1-2/du(1-2/du)

Notes:

<sup>1</sup> Based on number of bedrooms (1-bedroom (1 space); 2-3 bedroom (2 spaces))

The City has a lesser parking standard than either the County or the City of Fortuna. While the minimum lot area for a parcel is 6,000 SF as compared with 5,000 SF for the County, this standard is not more excessive than other incorporated cities in the County. The cost advantage of smaller minimum lot size can be maintained for developers of low- and moderate-income housing through the granting of a density bonus. A density bonus would permit an increase of up to 25% over the density allowed under the General Plan or zoning for a qualifying development. The City intends to adopt density bonus regulations as an implementation measure with the Housing Element update.



Since 1980, the zoning ordinance has been amended to expand housing opportunities through provisions to permit the installation of manufactured houses on lots in single family residential areas, and to allow the construction of second dwelling units on certain lots in single family residential districts with a use permit. The zoning ordinance, however, remains non-compliant with the State requirements to permit mobile home parks in all residential districts (Section 65852.3, California Government Code). Under its subdivision ordinance, the City requires urban street improvements in connection with approval of subdivision maps. The cost of these improvements varies with the level of existing improvements, length of utility extensions, need for subsurface drainage structures, and the related factors. The lack of established street grades and alignments results in subdivision improvements in most cases being deferred by recorded instrument to a future date, which often transfers the resultant improvement cost from the subdivider to the future homeowner. Subdivision ordinance requirements for undergrounding of existing overhead utilities on peripheral streets on which the subdivision has frontage may increase development costs by \$300 for a standard 60' x 100' building lot, although those costs are also often deferred or waived.

#### **4.20 Building & Housing Costs**

Building and housing codes establish minimum standards and specifications for structural soundness, safety and occupancy. The State Housing Law requires cities and counties to adopt minimum housing standards based on industry uniform codes. In addition to meeting the requirements of State Housing Law, local governments enforce other state requirements, including requirements for fire safety, noise insulation, soils reports, earthquake protection, energy conservation, and access for the physically handicapped.

The City is currently implementing the 1991 edition of the Uniform Codes, the 1990 National Electric Codes (NEC) and other State regulations as required by law. In adopting the uniform codes the City has not made any modifications which would work a hardship on housing development.

For housing rehabilitation, the City uses locally developed Life Safety rehabilitation standards. These standards reflect the changing nature of building codes and construction practices and utilize Chapter 10 of the Uniform Building Code (Health and Safety Code Section 17920.3) as the minimum threshold for residential occupancy. Repairs under Life Safety Standards are prioritized on the basis of urgent health and safety needs. Corrective repairs are made to current code, where possible. Where appropriate, the City uses the National Fire Protection Association's (NFPA) Life Safety Code, the Fire Code and other applicable regulations to supplement and clarify provisions of the Uniform Housing Code standards. Additionally, the local rehabilitation standards incorporate applicable provisions of HUD Section 8 Housing Quality Standards for correction of over-crowded housing conditions.



#### **4.30 Local Permit Processing Fees**

State law requires that local permit processing fees charged by local governments must not exceed the estimated actual cost of processing the permits. Table 39 lists the fees currently (September 1992) charged by the City for processing various land use permits. A survey of fees charged by Arcata, Fortuna and Eureka revealed that Rio Dell's fees are generally at or considerably below those charged by these other jurisdictions. No charge to the City's fee schedule is under consideration at this time.

TABLE 39

## PERMIT PROCESSING FEES

September 1992

CITY OF RIO DELL

<u>PERMIT</u>	<u>FEE</u>
General Plan Amendment	\$260- plus consultant fees
Zoning Reclassification	\$260- plus consultant fees
Conditional Use Permit	\$177- plus consultant fees
Variance	\$177- plus consultant fees
Appeals (Zoning)	\$94- plus consultant fees
Appeals (Subdivision)	\$94- plus consultant fees
Environmental Impact Report(preparation)	\$ actual cost
Environmental Impact Report(review)	\$ 200-plus outside cost
Initial Study/Negative Declaration	\$65
Other Environmental Document	\$ 0 Notice of Exemption
Tentative Subdivision Map	\$228 plus consultant fees \$239 plus \$10/lot Final Map Subdivision (5+lots) & consultant fees
Final Map	\$ At Cost
Parcel Map	\$ At Cost
Lot Line Adjustment	\$122- plus consultant fees
Parcel Merger	\$ Actual cost
Street/Alley Abandonment	\$ Actual cost
Home Occupation Permit	\$16.

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SOURCE: City of Rio Dell, Planning Department

#### **4.40 Local Permit Processing**

Given the depressed regional economy, permit activity has been relatively low since 1980. As previously indicated, new construction activity averaged close to 11 units per year since 1987. Applications received by the Building and Planning Offices are processed as expeditiously as possible, in most cases within the shortest time possible, given public notice requirements and the meeting schedules of the Planning Commission and City Council. Since 1983, building plan checks have been conducted "in-house", expediting processing time and providing early consultation and technical assistance to Rio Dell residents. Table 40 shows processing times for various land use permits in the City of Rio Dell.

**TABLE 40  
PERMIT PROCESSING TIME  
1992  
CITY OF RIO DELL**

	<u>TIME NEEDED</u>
Building Permits	5 -10 days
Subdivisions & Use Permits	6 - 8 weeks
CEQA exempt or Negative Declaration without Responsible Agency	1 - 2 weeks
Mitigated Negative Declaration or with Responsible Agency	2 - 3 weeks
General Plan Amendments & Rezonings	12 - 18 weeks

#### **4.50 Residential Development Fees**

As previously mentioned, the City of Rio Dell requires street and drainage improvements in connection with subdivision developments. In addition, the City charges connection and installation fees for new sewer and water service. For sewer service, the City charges \$200 or actual installation costs, whichever is greater, for extending a sewer lateral from the sewer main to the property line. In May 1987, the City increased its sewer connection charge from \$850 to \$950 to cover the planned capital costs for upgrading and rehabilitating the system. As of October 1992 these fees have not increased.

As with sewer service, the City charges both installation and connection fees for water service. For a typical, single-family dwelling the charges run \$200 for installation, or actual cost (if greater) and \$400 for connection to the system. For a 4-unit multi-family development, the charge for installation would be \$200, or actual cost (if greater), and \$1,600 (4 units x \$400 each) for connection to the system. These fees, as of October 1992, have also not increased.

At this time, neither the City or the local School District have adopted any other development impact fees.

#### 4.60 On- and Off-Site Development Costs

The impact of the City's on- and off-site requirements on housing lie principally in the area of cost. Table 41 shows the estimated cost of on- and off-site development requirements for typical construction projects.

TABLE 41  
Typical Fees for New Construction to Comply  
with Adopted Development Standards

Building & Value	Building Permit	Street Frontage <sup>1</sup>	Water & Sewer	Utility Underground <sup>2</sup>	Total
Bedroom Addition (\$5,560)	\$120	\$0	\$0	\$0	\$120
Detached Garage (\$6,600)	\$160	\$0	\$0	\$0	\$160
House & Garage 1,350 SF (\$70,000)	\$800	\$1,850	\$1,750	\$0	\$4,400
MultiFamily 32,000 SF (\$933,600)	\$10,000	\$1,850	\$5,800	\$0	\$17,650

Notes:

- <sup>1</sup> Based on 60' frontage requiring construction of 8-foot parking lane and sidewalk, curb and gutter. Not required for developments where valuation of new work is less than 50% of assessed valuation of building.
- <sup>2</sup> Underground fee obligation (if not paid by subdivider) of \$5.00 per front foot (\$300 for 60' standard lot).

The normal costs associated with these on-and off-site improvement requirements are not deemed to be excessive. They amount to roughly 6 percent of the cost of a single family dwelling and 4 percent for a multi-family development (4-plex). Fees collected for plan review and building inspection during construction, along with those for installation of water and sanitary systems, are based on the actual cost of providing these services. Connection charges for water and sewer are based on the estimated incremental burden placed on the system, including: a share of the on-going operations and maintenance costs, an off-set for consumption of available system capacity, and system depreciation and reconstruction reserves. Street frontage requirements are consistent with providing safe vehicular, bicycle and pedestrian circulation. Road standards are set by traffic flow and use and follow accepted engineering standards. Where appropriate, these standards may be modified when combined with a planned development.



## CHAPTER 5

### NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints are those factors limiting the availability of affordable housing over which local government has little or no control. State law requires that the housing element contain a general assessment of these constraints as a basis for possible actions by the local government to offset the effects of these constraints. The two principal types of non-governmental constraints are new housing cost components and the availability and cost of permanent financing.

#### 5.10 Housing Cost Components

Table 42 profiles development costs for a typical, new three bedroom home in Rio Dell. Cost figures for a smaller 1200 square foot unit and a 1500 square foot unit are provided. The discussion of development costs, and later, financing costs, is limited to the typical single-family home, because despite changes in demographics and consumer preferences in recent years, single-family home ownership is still a major objective of most families in California. Consequently, the cost of a new single-family home serves as the benchmark in decisions by consumers about what they are willing to pay for different kinds of housing.

TABLE 42

#### HOUSING COST COMPONENTS<sup>1</sup>

##### TYPICAL THREE BEDROOM HOME (1200 & 1500 Square Foot Units) 1992

##### CITY OF RIO DELL

	<u>1200 sf</u>	<u>1500 sf</u>
Land	\$20,000	\$20,000
Sewer/Water Installation and Connection Fees	1,800	1,800
Building Permit Fees	894	1,009
Construction Costs	<u>59,000</u>	<u>73,695</u>
<b>Total</b>	<b>\$81,700</b>	<b>\$96,500</b>

<sup>1</sup> Does not include developer profit.

**SOURCE:** City of Rio Dell, October 1992.

Land costs for the available building lots in Rio Dell have remained well below the cost of comparable land in other nearby communities. A market survey conducted in September 1992 by the City's Housing Element consultant found a range in price between \$16,000 to \$25,000 for a typical 5,000 to 6,000 square foot building lot with the price dependent upon utilities available, improvements (curb, gutters, street paving) and location.

The cost of sewer and water hookups reflects the need for the City's utilities to establish reserve funds for making capital expenditures for the upgrading of Rio Dell's sewer and water lines and facilities. Much of the system predated the City's incorporation and does not meet current standards. Some lines, installed in the early 1930's, are now in need of immediate replacement due to the age and level of deterioration or lack of capacity. However, the actual sewer and water hookup fees are relatively low as compared with other communities in Humboldt County.

Building permit fees are based on the Uniform Building Code schedule and actual construction costs in Rio Dell are very close to the State average.

## 5.20 Permanent Financing Costs

Interest rates for permanent financing are now at the lowest rate they have been in recent years. Interest rates have fluctuated over the last ten years within a range from 8% to over 18%. The current interest rate runs about 8% with loan origination fees of around two percent plus document preparation costs of \$400 to \$600.

Because so many families still have been unable to qualify for home loans, sellers, buyers and financial institutions continue to utilize a wide variety of financing techniques, including mortgages with balloon payments, graduated payments, appreciating equity and adjustable interest rates. Presently, the rates for adjustable interest mortgages are running 7-8% with a 5% cap on rate adjustments and a loan fee of 1-3%.

Table 43 shows what monthly payments would be at different rates and include all cost normally included as "housing cost".

**TABLE 43**  
**MONTHLY MORTGAGE PAYMENTS<sup>1</sup>**

<u>INTEREST RATE</u>	<u>LOAN AMOUNT</u>					
	<u>\$50,000</u>	<u>\$60,000</u>	<u>\$70,000</u>	<u>\$80,000</u>	<u>\$90,000</u>	<u>\$100,000</u>
14%	794	912	1,031	1,150	1,269	1,394
12%	714	817	920	1,022	1,125	1,228
10%	637	724	812	899	981	1,075
8%	564	637	709	782	855	928
7%	531	597	664	730	862	862

<sup>1</sup> Based on 30-year fixed-rate mortgage, including principal and interest, utilities, insurance and taxes.

**SOURCE:** Redwood Community Action Agency.

Using these figures, a typical single-family home in Rio Dell purchased for \$82,000 with a 20% down, 8% fixed rate, 30 year mortgage would cost approximately \$700 per month to own and operate. Using the 25% of income-housing cost criterion mentioned earlier in this report, the household in this situation should have an annual income of \$ 33,600. At 30%, the household should have an annual income of approximately \$28,000. According to the State Department of Housing and Community Development the median household income for a family of four in Humboldt County in 1992 is \$ 32,875. Given that the median household income for Rio Dell in 1990 was 75% of that for Humboldt County, the median household income for a similar family size in Rio Dell, using the 1990 income relationship, would be \$24,655. Using the median income for a family of four in Rio Dell, it would take 34% of the household's income to own and operate the median priced home.

Homeownership still remains out of the reach of most Rio Dell households; rents in Rio Dell remain relatively affordable.





## CHAPTER 6

### RESIDENTIAL ENERGY CONSERVATION

Historically, utilities have been a significant factor affecting the cost of housing. This is particularly true in Rio Dell due to the area's wet winters and the intrusion of coastal fog in the summers.

With the passage of the State's Energy Conservation Standards for new residential construction, Rio Dell's energy conservation efforts have been focused on existing residential dwellings; the majority, due to their age, had no ceiling, wall or floor insulation, contained single-pane windows, and older, more inefficient appliances. The City's efforts to resolve these problems have taken the form of requiring double-pane windows, wall and attic insulation and the elimination of air intrusion problems when housing rehabilitation permits are issued for work requiring the replacement of those items. The City's efforts in this respect have been enhanced by access to various free weatherization services and State Housing Rehabilitation programs which require and provide funding for these items. By far the most important of these programs, in terms of energy conservation, has been the recent designation (April 1987) of Rio Dell as the site of one of Pacific Gas and Electric Company's Community Weatherization Projects. Under this designation, all unweatherized residential dwelling units within the City limits received, at no cost to the owner or occupant, ceiling insulation, water heater wrap, furnace duct wrap, low flow showerheads, and other minor weatherization repairs such as the replacement of broken window panes. Implementation of this program (begun July 1987) significantly reduced energy costs for those Rio Dell residences which had not participated under previous weatherization programs due to eligibility criteria or other reasons.

While the City's focus in terms of Energy Conservation is on existing dwelling units and enforcement of the State's Energy Conservation Standards for new construction, the City is also pursuing other methods as well. The City's subdivision ordinance requires that future housing developments consider siting for passive solar gain when planning their subdivisions. (See Appendix E for an example of subdivision solar design objectives.) In addition, the Rio Dell zoning ordinance was amended in 1983 to permit adjustments to building setback standards for passive solar additions to residential buildings. This change permits the retrofitting of existing residences with a solarium, greenhouse, or other attached passive solar collection units.



## CHAPTER 7

### GOALS, POLICIES, PROGRAMS & OBJECTIVES

In accordance with the Housing Element requirement, this section outlines the goals and policies of the City of Rio Dell concerning the maintenance, improvement, and development of housing. This section also outlines the actions and programs the City has already undertaken, are currently undertaking or proposes to undertake during the next five year period, 1992 - 1997. The section concludes with a statement of quantified objectives based on the goals, policies, actions and programs adopted by the City.

#### 7.10 Background

Since the first Housing Element revision some significant changes have occurred in Rio Dell. Most of these changes however are continuations of trends apparent in 1987. The population continues to grow at a relatively slow rate. Its population continues to age as the younger generation leaves to seek their fortunes and older "equity immigrants" move to the community to take advantages of Rio Dell's low property values, friendly small town atmosphere, beautiful surroundings and excellent climate. The economy also continues to be heavily dependent on the forest products industry but is diversifying as government and service occupations become major employers in the area.

By far the most significant changes in the community in terms of housing are occurring now and are the result of the earthquakes which rocked Humboldt County in April of 1992. This series of three quakes, all with magnitudes greater than 6.7 R, hit the city of Rio Dell very hard. 155 residential dwellings were severely damaged and rendered temporarily uninhabitable, while 7 were so severely damaged that they had to be demolished. Fortunately, due primarily to the wood frame construction of its buildings, there were no deaths and very few injuries.

The long term positive impact these quakes will have on Rio Dell's housing will far outweigh the short term negative impacts they have had. Through private insurance, state and federal disaster funds, the Community Development Block Grant Housing Rehabilitation Program, and volunteers from the community and various church organizations, the condition of Rio Dell's housing is being significantly improved especially in terms of those items most heavily impacted by the quakes such as foundations. The limited number of houses destroyed by the quakes are rapidly being replaced.

The increase in new construction levels beyond Rio Dell's historical average of three units per year is expected to peak within the next year. The new units created by this reaction to the quakes will more than offset the units demolished and when combined with the normal levels of new construction activity will satisfy the demands for new households during the planning period covered by this revision. Another side effect of the quakes is the normal rate of demolition of one unit per year will not occur for the foreseeable future. Those units most likely to be demolished either were demolished as a result of the quakes or have or will be rehabilitated with the infusion of capital the earthquakes generated.

The earthquakes have provided a stimulus to new construction and have increased the amount of housing rehabilitation activity occurring. However, the community is still relatively poor, its housing stock is still relatively old and it will need to focus its housing efforts at continuing to rehabilitate housing, especially its rental housing. What the community will need to focus on, for example, are those units which may now sport a new foundation but still need new roofs and their electrical systems upgraded.

As discussed elsewhere in this Housing Element, much has already been done to achieve the overall goal of affordable housing:

- The City, through its General Plan and Zoning, has provided ample land to meet the projected new construction needs through July 1997.
- The City, through its zoning ordinance, has provided for a range of housing types, including rural and urban density single-family dwellings, multi-family dwellings, mobile homes, and mobile home parks, to meet the needs of all economic segments of the community. With few exceptions, the City has complied with State requirements concerning fair housing, mobilehomes in single-family zones, mobile home parks, secondary dwelling units, density bonuses, and other special housing issues. Remaining deficiencies are to be addressed by this revision.
- The City has not allowed local land use regulations to become obstacles to the provision of housing. Development standards adequately protect the public's health, safety, and welfare, yet in no respect can they be termed excessive. Local building codes comply with current state standards and are judiciously enforced. Local permit processing fees are low but have been modified so they do cover actual processing costs. Development exactions and fees are minimal and development permits are processed rapidly, generally in the minimum amount of time possible given notice requirements and hearing schedules.
- The City continues to aggressively pursue those federal and state housing and infrastructure programs for which the jurisdiction is eligible. Since the 1987 Housing Element revision the City has received three CDBG Block Grants totalling 1.2 million dollars and when the current program is complete (December 1993) will have rehabilitated an additional 75 units and made street improvements in two critical areas of the community.
- In addition, local developers have taken full advantage of federal and state housing programs, including the Farmers Home Administration's 502 and 515 programs and the State's CHFA Home Ownership Program. (See Appendix B for a list of Federal and State housing programs and their applicability to Rio Dell).
- The County Housing Authority presently administers seven Section 8 existing housing subsidies in the City.

## **7.20 Goals & Policies**

**Goal A:** TO ASSURE THE PROVISION OF A VARIETY OF HOUSING TYPES TO MEET THE NEEDS OF ALL ECONOMIC SEGMENTS OF THE COMMUNITY AND GROUPS WITH SPECIAL HOUSING REQUIREMENTS.

**Policies:**

1. Encourage the development of presently available vacant and under-utilized parcels served by sewer and water to full development potential under the zoning ordinance.
2. Monitor market demand for residential land and consider, where appropriate, changes in the City's General Plan Land Use Element and Zoning to ensure a balance in residential uses and densities.
3. Allow development of single mobile homes and mobile home parks in residential zones throughout the community in accordance with the requirements of Government Code



Sections 65852.3 and 65852.7, and where consistent with local regulations.

4. Allow development of secondary residential units on existing residentially developed lots in accordance with the requirement of Government Code Section 65852.2, and where consistent with local regulation.
5. Allow density bonuses for developments containing at least 25% of the units for low or moderate income households or at least 10% of the units for lower-income households as provided in Government Code Section 65915, and where consistent with local regulations.
6. Encourage self-help housing development.
7. Use state and federal funding assistance to the extent these subsidies exist and are needed to develop affordable housing in Rio Dell.
8. Pursue those housing finance programs that do not require Article 34 Referendum.
9. Encourage the development of the local capacity to package federal and state loans and grants.
10. Encourage the formation of a local non-profit housing sponsor to make maximum use of Federal and State programs for new housing construction and rehabilitation. The non-profit corporation is not intended to compete with the City or other current programs, but to complement these efforts.
11. Assist developers in taking full advantage of state and federally funded programs, when feasible.
12. Encourage mixed-use of commercial/residential development in the downtown area.
13. Minimize housing construction in environmentally hazardous areas.
14. Promote handicapped access in new housing development.

**Goal B:** TO ENCOURAGE THE MAINTENANCE AND CONTINUED IMPROVEMENT OF THE EXISTING HOUSING STOCK.

**Policies:**

1. Encourage private rehabilitation of housing.
2. Make maximum use of Federal and State funding programs to continue the City's current rehabilitation program for lower income households.
3. Expand code enforcement efforts in conjunction with the availability of federal and state programs for rehabilitation.
4. Require abatement of unsafe structures, giving property owners ample opportunity to correct deficiencies.

**Goal C:** TO PROMOTE EQUAL OPPORTUNITY TO SECURE SAFE, SANITARY AND AFFORDABLE HOUSING FOR EVERYONE IN THE COMMUNITY REGARDLESS OF RACE, SEX AND OTHER ARBITRARY FACTORS.

**Policies:**

1. Support equal access to housing.
2. Promote the enforcement activities of the State Fair Employment and Housing Commission.
3. Give special consideration in housing programs to the needs of special groups, including the handicapped, large families, the elderly, families with low incomes, minorities and the homeless.

**Goal D:** TO ASSURE THE PROVISION OF ADEQUATE INFRASTRUCTURE AND SERVICES TO EXISTING AND PLANNED HOUSING THROUGHOUT THE COMMUNITY.

**Policies:**

1. Seek Federal and State funding for improvements to and expansion of sewer and water lines and facilities throughout the City.

**Goal E:** TO ENCOURAGE ENERGY EFFICIENCY IN ALL NEW AND EXISTING HOUSING.

**Policies:**

1. Promote the use of energy conservation features in the design of all new residential structures.
2. Promote the use of weatherization programs for existing residential units, including the programs operated by Pacific Gas and Electric Company and the Redwood Community Action Agency.

**Goal F:** TO ENSURE THAT THE CITY HAS ACCURATE AND CURRENT INFORMATION ON THE HOUSING STOCK AND HOUSING NEEDS.

**Policies:**

1. Develop and update on an annual basis an accurate and current inventory of the City's housing stock, building permit activity and vacant land.

## 7.25 Review of 1987 Housing Element Implementation

Section 65588 of the California Government Code requires that the housing element be reviewed and updated continuously. Cities must review their housing elements with regard to:

- (1) The appropriateness of their housing goals, objectives, and policies in contributing to the attainment of the state housing goal.
- (2) The effectiveness of the housing element in attaining the community's housing goals and objectives.
- (3) The progress in implementing the housing element.

Furthermore, the State's General Plan Guidelines suggests that the evaluation of the element's effectiveness and success in its implementation include the following information:

- A comparison of the actual results of the element with its goals, objectives, policies and programs.
- An analysis of the significant differences between what was projected or planned in the earlier element and what was achieved.
- A description of how the goals, objectives, policies and programs of the updated element incorporate what was learned from the results of the prior element.

The Action Plan set forth in Section 7.30 of the City's 1987 adopted Housing Element identified four basic areas of involvement:

1. Legislative Actions - Ordinance Revisions
  - Density Bonus procedures
  - Mobilehome Parks in Single Family Zones
2. Application for Federal State Funds
  - Housing Rehabilitation (Conservation of housing)
  - Rehabilitation of Water and Sewer (Remove constraint to housing)
3. Continue to Support/Implement Programs
  - Development of New Secondary Dwelling Units
  - Information program to eliminate discrimination in housing (referrals to State Fair Employment and Housing Commission)
  - Information program on available weatherization and self-help housing programs (Energy and housing conservation)
4. Studies and Monitoring Program
  - Vacant land inventory
  - Multiple family zones and use of exclusionary zoning to avoid under-utilization of vacant land.

### 7.30 Implementation Actions & Programs & Evaluations

The City of Rio Dell has and will continue to make a diligent effort to ensure the availability of affordable housing for all economic segments of the community. The following section outlines the housing programs the City intends to implement to achieve the goals and policies in the previous section and to address any special housing needs. Where applicable, the City's past performance with regard to these program elements is discussed along with recommendation for modification to the programs based on an evaluation of the program or the City's approach. Each section will be followed by the five-year implementation plan for the period 1992 through 1997. A summary of program responsibilities and schedule for implementation is contained in Table 45.

#### **A. Legislative Action**

1. The City will develop and adopt procedures for the implementation of the State requirement for granting of density bonuses for projects that include specified percentages of units affordable to low and moderate-income households.
2. The City will revise its zoning ordinance to authorize mobile home parks in single family residential zones subject to a use permit as required by Government Code Section 65852.72.

**Progress:** These ordinance amendments were included in the City Planning Department's Work Program beginning in 1989. Due to limited staff resources and the loss of the .75 FTE Planner position in February, 1991, action on these ordinances are pending.

**Program Modifications:** *City should reestablish an in-house planning position or contract with a consultant familiar with planning programs to develop draft ordinances for later adoption by the City Council.*

#### **Implementation Plan:**

##### Density Bonus

- 1-1. Review current State law and review ordinances adopted by other jurisdictions.
- 1-2. Ordinance considerations:
  - (a) Evaluate whether density bonuses or a mix of density bonuses and other concessions and/or incentives should be used.
  - (b) Determine if the ordinance should provide for a transfer of development bonus credits to off-site areas proposed for development; identify areas if appropriate.
  - (c) Determine the acceptable form of the affordability agreement, payback arrangement for early cancellation and/or conversion of designated "lower income" units, and methods of monitoring compliance.
- 1-3. Present draft ordinance to the Planning Commission and City Council for adoption.

Implementation Date: July 1, 1994

##### Mobilehome Parks

- 2-1. Draft revisions to all residential or R zones to allow mobilehome parks as an allowable use of land subject to the securing of a Conditional Use Permit.



2-2. Present draft ordinance to the Planning Commission and City Council for adoption.

Implementation Date: January 1, 1994

**B. Application for Federal and State Funds.**

1. The City will seek funding from federal and state sources to continue its housing rehabilitation loan and grant program.
2. The City will continue to pursue federal and state funding for improvements to water and sewer lines and facilities to alleviate existing deficiencies and minimize potential health and safety problems.

**Progress:** The City has aggressively pursued federal and state housing program funds for the rehabilitation of housing occupied by lower income households. In 1987, the City has successfully competed for CDBG funds to install drainage improvements in low-lying residential areas and to conduct a city-wide housing rehabilitation program. 37 units were rehabilitated under the program which concluded in 1990. In July, 1990, the City was successful in obtaining CDBG funds for the continuation of the city-wide housing rehabilitation program. This program concluded in 1992 and corrected serious housing deficiencies in 17 units occupied by low- and very-low income households. Funding for a third CDBG program was awarded to the City in March 1992. An estimated 24 additional units are to be served under this current program expected to run through 1993.

The City has also successfully competed for a loan from the State Department of Water Resources to rehabilitate a major portion of the community's water distribution system. In 1987, the City obtained a \$325,000 loan commitment to upgrade approximately 5,000 feet of water line. The construction project completed in 1992 removed a major constraint to housing development in the Upper Pacific and Belleview areas of the City.

The City has recently received a technical assistance grant from HCD to study storm water induced sewer problems in a three block target area west of Wildwood Avenue along Center Street. If funded, the study will assess the condition of the sewer lines in the area and identify breaks and separations in the line which contribute to high inflow and infiltration (I/I) of storm water into the sewer system. High wet weather flows into the sewer system, resulting from the lack of developed storm water drainage facilities to drain property lots and deteriorated sewer mains and laterals, cause the wastewater treatment plant to exceed capacity and has led to raw sewage spills in neighborhood areas. The lack of wet weather capacity in the collection and at the wastewater treatment plant are the major governmental constraint to development in the City (See Chapter Four).

**Program Modifications:** *The City should continue, to the extent permitted by its limited resources, to seek out federal and state programs to assist in the correction of identified housing and infrastructure needs.*

**Implementation Plan:**

**Housing Rehabilitation**

- 1-1. The City will continue to use loan repayments from closed-out CDBG programs during the end of FY 1993 to supplement the City's current CDBG Program (#STBG- - ) and provide bridge financing for its housing rehabilitation program as grant funds are expended.

- 1-2. The City will make application during the 1994 CDBG funding cycle for a grant to continue its city-wide housing rehabilitation loan program. The program should provide the flexibility to assist large households to increase the number of bedrooms where warranted.
- 1-3. The City will contract with a qualified agency to perform the required housing condition survey and household income survey (if applicable) prior to the funding cycle and to prepare an application for submittal to the State Department of Housing and Community Development (HCD). In the event that the application is not funded during the 1994 funding cycle, the City will revise its application to improve its competitiveness and will reapply during each successive funding cycle until funds are awarded.
- 1-4. The City will work with the Redwood Community Action Agency (RCAA) to leverage housing rehabilitation program funds under the CHRP-O/CHRP-R and FmHA residential loan programs administered by that agency.

Implementation Date: January 1, 1994 (pre-application); April 1, 1994 (application submittal)

#### Water and Sewer Facilities

- 2-1. The City will assess the condition of sewer lines in a three block target area west of Wildwood Avenue and along Center Street. Based on this evaluation funded in part by a Planning/Technical Assistance Grant from the State Department of Housing and Community Development (HCD), the City will prepare an application for a Community Development Block Grant (CDBG) to replace broken and cracked liens and correct standing drainage water conditions under houses.
- 2-2. The City will investigate possible funding for correction of deficiencies in both the sewer and water systems through a combination of federal and state sources. Programs to be examined include: State Water Resources Control Board's Revolving Loan Fund (Sewer); State Safe Drinking Water Bond Law (Water); Farmers Home Administration (FmHA) Water and Sewer Loan and Grant Program (Water and Sewer).
- 2-3. The City will request that the City Engineer prepare a report on the condition of each system and identify the feasibility of possible funding options.
- 2-4. The City will authorize the City Engineer and/or staff to prepare a pre-application for possible loan and/or grant funding for correction of the most severe deficiencies identified.

Implementation Date: On-Going (evaluation of sewer lines on Center Street); April 1, 1994 (CDBG application); July 1, 1994 (investigate funding sources); January 1, 1995 (engineer's assessment of sewer and water systems); July 1995 (pre-application for grant/loan funding)

#### **C. Continued Support and Implementation**

1. The City will continue to allow creation of secondary residential units in residential suburban and other single family residential zoned areas, consistent with local regulations.
2. The City will post and distribute information on the Enforcement program of the State Fair Employment and Housing Commission.
3. The City will post and distribute information on currently available weatherization and self-help housing programs.

**Progress:** The City continues to support the creation of affordable new housing through use of secondary dwelling units. The City enacted its secondary dwelling units ordinance in September of 1983. To provide public information on discrimination in housing, the City prominently displays a Fair Housing poster in the City Hall lobby and has established a written procedure for addressing housing complaints. The procedure allows the City Council to find any rental property owner found in violation of Fair Housing laws by the Department of Fair Employment and Housing to be in "default" on their housing rehabilitation loan with the City. In such cases, the loan would be subject to immediate repayment. The City also continues to serve as a clearinghouse with respect to information on available weatherization and self-help housing programs.

***Program Modifications:*** *The City should continue to encourage use of the second unit ordinance as a means to provide affordable housing within single family residential areas that have adequate roads and infrastructure. The City should also continue to provide information and assistance to community residents in the areas of Fair Housing, and weatherization and self-help housing programs.*

## **Implementation Plan:**

### Secondary Dwelling Units

- 1-1. The City will prepare an annual report on the number of secondary dwelling unit applications filed and permits issued.
- 1-2. The City will study modifications to the secondary dwelling unit (SDU) ordinance to allow construction of a SDU greater than 640 square feet provided the unit remains subordinate to the main residence.

Implementation Date: Ongoing (report on number of new units created); January 1, 1995 (review of ordinance and suggested modifications)

### Fair Housing

- 2-1. The City will distribute Fair Housing information with all housing rehabilitation loan application packages.
- 2-2. The City will post a notice identifying the City Manager as the City's "Fair Housing Enforcement Officer" and providing a contact telephone number and address for housing discrimination complaints.
- 2-3. The City will work with the Redwood Community Action Agency and other social service and non-profit tenant and landlord rights advocacy groups to inform the public of their responsibilities and rights under the law.

Implementation Date: Ongoing (posting of Fair Housing notice); July 1, 1993 (distribution of Fair Housing information with loan packages); July 1, 1995 (tenant/landlord rights and responsibilities workshop)

### Weatherization and Self-Help Housing

- 3-1. The City will develop and annually update its referral listing of public and private grant/loan and assistance programs for weatherization and self-help housing assistance.



- 3-2. The City will contact sponsors of non-profit self-help housing programs in and outside of Humboldt County to encourage their participation in Rio Dell.

Implementation Date: January 1, 1994 and ongoing (annual update of referral listing of weatherization and self-help assistance); July 1, 1995 (contact with self-help housing sponsors)

#### **D. Studies and Monitoring Programs**

1. The City will maintain and update, on a regular basis, information on vacant land, building permit activity and housing conditions.
2. The City will examine the zoning regulations for multi-family zones to determine if minimum density threshold levels should be established for new development to ensure that an under-utilization of available vacant multi-family lots does not prevent the City from achieving its goal of providing a variety of housing types and densities.

**Progress:** The City maintains a vacant land inventory. This inventory was updated using building permit information for the current Housing Element revision. In the City's opinion, the rate of development activity was not of such a level to require update of the data base until now. The second area to be monitored and evaluated during the term of the prior Housing Element was the underutilization of vacant land zoned for multiple-family use in the form of single family home development. Monitoring data for the five year period ending July 1, 1992 shows that multiple-family development did predominate within areas zoned Residential Multiple Family (R-3). Of the eight projects developed over this period, six were multiple-family developments consisting of a total of 40 housing units, while 2 projects were developed as single family units.

**Program Modifications:** *The City should look into developing a computerized land information system (LIS) to track and update changes in the vacant land inventory and other housing information. The City should continue to monitor for the possible underutilization of multiple-family zoned land for single family development.*

#### **Implementation Plan:**

##### **Housing Condition and Building Activity**

- 1-1. The Planning Department will annually update the City's Vacant Land Inventory, and will provide the City Council with a summary of annual building permit activity. The summaries may be prepared on a calendar or fiscal year basis.
- 1-2. The Planning Department, with the assistance of its Housing Rehabilitation Coordinator, will update the City's housing condition survey every 24 to 30 months, or more frequently if required for maintaining eligibility in the State's CDBG Program.

Implementation Date: Ongoing (update of vacant land inventory); January 1, 1995 (update of housing condition survey)

##### **Under-Use of Multi-Family Zoning**

- 2-1. The City shall annually review building development on multi-family zoned sites to determine if new construction is consistent with the maximum utilization of the sites. A combination of professional office and higher density residential use is considered more consistent than construction limited to detached single family residential use on individual sites.



- 2-2. If the annual report shows that sites are being underutilized, the Planning Department will develop recommendation for consideration by the City Council, including the adoption of exclusionary zoning to limit single family residential construction to R-1 and R-S zoned areas.

Implementation Date: Ongoing (update of multi-family vacant land inventory, review of need for exclusionary zoning)

**E. Homeless Task Force and Agency Coordination (New)**

1. The City will maintain and update, on a regular basis, information on available services for the homeless.
2. The City will seek to have a representative appointed to serve on, or to act as an observer of, the County's homeless task force.

**Progress:** The City has not previously participated as a member of the County's homeless task force. It is recognized that the need for transitional housing or emergency shelter space can be best met on a county-wide basis, and that the greatest chance for success will be through the pooling of available financial and human resources. The benefit to becoming an active member of the Task Force will be an increased understanding of the problem of homelessness and the services that may be available to assist families and individuals who find themselves in this situation.

**Program Modifications:** *The City currently has no specific program for assistance to homeless or transient persons in Rio Dell. However, local churches continue to provide assistance on a case-by-case basis. Most services are provided in the City of Eureka where transitional housing and emergency shelters, providing health care, job training and counseling, and similar assistance, have been developed. The major program modification included in this Plan is the establishment of ties to the county-wide homeless task force.*

**Implementation Plan:**

Updated List of Service Providers

- 1-1. The City will annually update its list of agencies and services provided to homeless and indigent persons in Rio Dell and Humboldt County.
- 1-2. The City will make available this list to non-profit groups and churches for distribution to the public.

Implementation Date: January 1, 1994 and ongoing thereafter (update and distribution of list of service providers)

Participation in Homeless Task Force

- 2-1. The City will contact the County homeless coordinator regarding possible participation on the County-wide Homeless Task Force. The City's participation may be as a "member" or "observer".
- 2-2. The County's liaison to the Homeless Task Force will report to the City Council on actions the City might take to improve referral information and the distribution of essential services to persons in need.

Implementation Date: January 1, 1994 (contact homeless coordinator); Ongoing after January 1, 1994 (reports to City Council).

TABLE 44  
HOUSING ACTION AND PROGRAMS MATRIX

Policy No.	Program	Implementation Step	Funding Source	92/ 93	93/ 94	94/ 95	95/ 96	96/ 97
A-5	Density Bonus	1-1 Ordinance Review	City		1-94			
		1-2 Ordinance Drafting	City			7-94		
		1-3 Adopt Ordinance	City			9-94		
A-3	Mobilehome Parks	2-1 Draft Ordinance	City		1-94			
		2-2 Adopt Ordinance	City			7-94		
B-2,3,4	Housing Rehab.	1-1 Use of Loan Repayments	City	E	E	E	E	E
		1-2 CDBG Applic.	City		4-94			
		1-3 Housing Coordin.	City					
		1-4 Leverage Funds	City/RCAA	E	E	E	E	E
D-1	Water & Sewer Fac.	2-1 P/TA Grant Applic.	City/State	E				
		2-2 Investig. Programs	City		4-94			
		2-3 Engin. Report	City			1-95		
		2-4 Pre-Application	City				7-95	
A-4	Secondary DU	1-1 Annual Report	City	E	E	E	E	E
		1-2 Ordinance Modif.	City			1-95		
C-1	Fair Housing	2-1 Distribute Info.	City		1-94	E	E	E
		2-2 Post Notice	City		1-94	E	E	E
		2-3 Workshop	City/RCAA				7-95	
E-2	Weatherization & Self-Help	3-1 Update Referral List	City		1-94	E	E	E
		3-2 Non-Profit Sponsor	City				7-95	
A-2,F-1	Building Activity	1-1 Update Inventory	City	E	E	E	E	E
		1-2 Update Condition Survey	City/RCAA			1-95		
A-1,2	Under-Use MF Zoning	2-1 Monitoring	City	E	E	E	E	E
		2-2 Exclusionary Zoning	City		E	E	E	E
C-3	Homeless Resources	1-1 Update Service Providers List	City		1-94	E	E	E
		1-2 Distribute Info.	City		1-94	E	E	E
C-3	Homeless Task Force	2-1 Participation on Task Force	City		1-94	E	E	E
		2-2 Reports to Council	City		1-94	E	E	E

## 7.40 Quantified Objectives

The Housing Element must include quantified objectives which specify the maximum number of housing units that can be constructed, rehabilitated and conserved over a five year time-frame, based on the needs, resources, and constraints identified in the Housing Element.

While ideally the housing objectives will equal the housing needs identified in the Housing Element, the identified needs in many cases exceed available resources. Realistically, most of the factors are beyond the control of local government.

Table 45 outlines housing needs and the City's progress toward meeting it's quantified objectives for the period 1986 to 1992.

**TABLE 45  
PROGRESS TOWARDS MEETING  
QUANTIFIED NEEDS AND UNITS DEVELOPED/ASSISTED  
(THROUGH JULY 1, 1992)**

	<u>NEED</u>	<u>Objectives</u>					<u>TOTAL</u>
		<u>LOWER INCOME</u>	<u>MODERATE INCOME</u>	<u>ABOVE MOD. INCOME</u>			
New Construction	47	3 (32) <sup>2</sup>	0 (21)	22 (8)			25 (61)
Growth	21 <sup>1</sup>	0	0	22			22
Replacement	25	3 <sup>3</sup>	0	0			3
Rehabilitation	340	35 (51)	4 (23)	0 (0)			39 (74)
Conservation	1138	434 (425)	212 (191)	296 (266)			942 (882)
Overpaying	214	18 <sup>4</sup> (51)	0	0			18 (51)
Weatherization	924	416 <sup>5</sup> (374)	212 (191)	296 (266)			924 (831)

<sup>1</sup> Adjusted Basic Construction Needs (Table 39 of Housing Element)

<sup>2</sup> ( ) indicates units developed or assisted

<sup>3</sup> Assumes replacement of 10% of units considered beyond rehabilitation

<sup>4</sup> Assisted new construction (multi-family) and Rent Limitation Agreements (RLAs) between City and rental property owners (individual sites)

<sup>5</sup> PG&E Community Weatherization Program

As depicted in Table 45, during the five year period ending July 1, 1992 the City either met or exceeded its quantified objectives for lower income households in all identified areas.

For "New Construction", thirty-two (32) units were constructed for lower income households. Twenty-four (24) of the units were developed for seniors under the FmHA's Section 515 rental



housing program (Rio Dell Terrace Apartments). The balance of the lower income units were created under the FmHA Section 502 home ownership program on individual sites. It is not possible from available data to determine the number of these units which could be classified as "replacement". Seven (7) dwelling units were demolished in the City during the planning period.

The fifty-one (51) units occupied by lower income households rehabilitated during the planning period reflect units assisted by the City's Community Development Block Grant (CDBG) Program. The twenty-three (23) units in the "moderate" income category reflect other major rehabilitation work conducted during the prior five year period under building permit. "Major rehabilitation" work counted under this category reflects either structural repairs (e.g., foundations) or at least two other system improvements (e.g., electrical and plumbing replacement). It is not possible from available data to assess whether any of these "major rehabilitation" projects assisted lower income households.

In evaluating "Conservation" measures, the fifty-one (51) units assisted for lower income households consists of the twenty-four (24) senior rental units in the Rio Dell Terrace Apartments project (rent fixed at not more than 25% of income) and the twenty-seven (27) income property units rehabilitated under the City's CDBG program for which rent limitation agreements were secured as a condition of owner's participation. With respect to energy conservation, it is estimated that 374 units occupied by lower income households were assisted by a community-wide weatherization program conducted in 1987 by the Pacific Gas and Electric Company (PG&E). The program performed basic weatherization retrofitting (i.e., ceiling insulation, weatherstripping, low flow shower heads, water heater blankets, etc.) for all units in the City. The program was well received and it is estimated that over 900 of Rio Dell's households were served by PG&E's program.

Table 46 outlines housing needs and the City's quantified objectives for the planning period 1992 through 1997.

**TABLE 46**

**QUANTIFIED NEEDS  
(1992 - 1997)**

	<u>Need</u>	<u>Objectives</u>				<u>Total</u>
		<u>Very Low Income</u>	<u>Other Lower</u>	<u>Moderate Income</u>	<u>Above Moderate Income</u>	
New Construction	180	35	26	28	69	158
Growth	155 <sup>(1)</sup>	34	24	28	69	155
Replacement	25	2 <sup>(2)</sup>	1 <sup>(2)</sup>	-	-	3
Rehabilitation	228	14 <sup>(3)</sup>	10 <sup>(3)</sup>	10	0	34
Conservation	177	23	16	10	0	64
Overpaying	84	9 <sup>(4)</sup>	6 <sup>(4)</sup>	0	0	15
Weatherization	93 <sup>(5)</sup>	14	10	10	15	49

1 Adjusted Basic Instruction Needs (Table 34).

2 Assumes replacement of 10% of units considered beyond rehabilitation.

3 Target is 15% of units needing rehabilitation.

4 Target is 20% of renters who are currently overpaying through assisted new construction and rent limitation agreements.

5 Estimate of units remaining to be weatherized.



It should be emphasized that the new construction needs projections do not reflect the need for replacement of substandard units which are economically unfeasible to rehabilitate. As previously discussed, between 15 and 20 percent of all units requiring substantial rehabilitation (or approximately 25 units), were determined to be "beyond repair" using a repair cost-to-unit value ratio of 50 percent or greater. These units, although not needed to accommodate new household growth, represent new construction needs in addition to those set forth in Table 34. These substandard units are largely older, rental units occupied by lower income households. Voluntary removal of these units has averaged less than 1 unit per year. Table 46 reflects the estimated replacement need in the summary of quantified objectives.



APPENDIX A

REGIONAL HOUSING NEEDS PLAN  
FOR  
HUMBOLDT COUNTY

January 1991 to July 1997

ADOPTED MAY 28, 1992





## INTRODUCTION

This plan has been prepared as the regional housing needs plan for Humboldt County pursuant to the provisions of Section 65584 of the Government Code. The plan contains Humboldt County's share of the statewide housing need to July 1997 and allocates shares of that need to the County of Humboldt and each city in the county. The purpose of the plan is to provide the local governments in Humboldt County with their shares of the countywide housing need for inclusion in their housing elements by July 1, 1992.

The levels of household growth and construction need contained in this plan may be considered as minimum growth needs. Nothing in this plan should be taken to mean that a local government may not plan for more households than shown.

State law requires the regional housing needs plan for Humboldt County to include shares of regional housing need through the ending date of the next housing element update (July 1, 1997). Consistent with these requirements, the determinations of local shares of regional housing need shown in Tables 1 and 2 contain determinations of local shares of regional need for the period from January 1, 1991 to July 1, 1997. Table 1 contains the estimated number of households on January 1, 1991 by income group, the projected additional households by income group between January 1, 1991 and July 1, 1997, and the projected households by income group on July 1, 1997. Table 2 contains basic construction needs by income group through July 1997. It also shows the components which comprise the total. These include the existing shortage or surplus of units at the beginning of the planning period, the household growth allocations for the planning period, the number of vacant units needed because of the household growth, and the estimated number of normal market removals during the planning period. The methodology used in making the determinations contained in Tables 1 and 2 are described in the Methodology section of this plan.

Existing need is shown in both Tables 1 and 2. In Table 1, the "January 1, 1991" column shows the number of households, by income, who needed adequate housing as of the base date of the plan. In Table 2, the "1991 vacancy" need of -6 for Blue

TABLE 1  
HUMBOLDT COUNTY  
HOUSEHOLD PROJECTIONS BY INCOME GROUP  
JANUARY 1, 1991 TO JULY 1, 1997

<u>Jurisdiction and Income Group</u>	<u>January 1, 1991 Number (%)</u>	<u>July 1, 1997 Number (%)</u>	<u>Jan. 1991 to July 1997 Number (%)</u>
Arcata			
Very Low	1,848 (30.0)	2,102 (29.5)	254 (26.4)
Other Lower	1,140 (18.5)	1,290 (18.1)	150 (15.6)
Moderate	1,201 (19.5)	1,396 (19.6)	195 (20.2)
Above Moderate	1,972 (32.0)	2,337 (32.8)	365 (37.8)
Total	6,161 (100.0)	7,125 (100.0)	964 (100.0)
Blue Lake			
Very Low	166 (33.0)	168 (32.0)	2 (9.1)
Other Lower	55 (11.0)	62 (11.8)	7 (31.8)
Moderate	111 (22.0)	113 (21.5)	2 (9.1)
Above Moderate	171 (34.0)	182 (34.7)	11 (50.0)
Total	503 (100.0)	525 (100.0)	22 (100.0)
Eureka			
Very Low	3,023 (27.0)	3,226 (26.7)	203 (22.9)
Other Lower	2,016 (18.0)	2,151 (17.8)	135 (15.25)
Moderate	2,463 (22.0)	2,598 (21.5)	135 (15.25)
Above Moderate	73,695 (33.0)	4,108 (34.0)	413 (46.6)
Total	11,197 (100.0)	12,083 (100.0)	886 (100.0)
Ferndale			
Very Low	158 (28.0)	161 (27.5)	3 (13.6)
Other Lower	79 (14.0)	86 (14.7)	7 (31.8)
Moderate	135 (23.0)	137 (23.3)	2 (9.1)
Above Moderate	192 (34.0)	202 (34.5)	10 (54.6)
Total	564 (100.0)	586 (100.0)	22 (100.0)

TABLE 1 (Continued)

## HUMBOLDT COUNTY

HOUSEHOLD PROJECTIONS BY INCOME GROUP  
JANUARY 1, 1991 TO JULY 1, 1997

<u>Jurisdiction and Income Group</u>	<u>January 1, 1991 Number (%)</u>	<u>July 1, 1997 Number (%)</u>	<u>Jan. 1991 to July 1997 Number (%)</u>
Fortuna			
Very Low	823 (23.0)	996 (23.7)	173 (27.9)
Other Lower	609 (17.0)	714 (17.0)	105 (16.9)
Moderate	788 (22.0)	904 (21.5)	116 (18.6)
Above Moderate	1,361 (38.0)	1,588 (37.8)	227 (36.6)
Total	3,581 (100.0)	4,202 (100.0)	621 (100.0)
Rio Dell			
Very Low	377 (32.0)	400 (30.5)	23 (17.3)
Other Lower	176 (15.0)	203 (15.5)	27 (20.3)
Moderate	247 (21.0)	271 (20.7)	24 (18.0)
Above Moderate	377 (32.0)	436 (33.3)	59 (44.4)
Total	1,177 (100.0)	1,310 (100.0)	133 (100.0)
Trinidad			
Very Low	57 (33.3)	58 (35.0)	1 (9.1)
Other Lower	27 (15.8)	29 (20.0)	2 (18.2)
Moderate	39 (22.8)	41 (26.0)	2 (18.2)
Above Moderate	48 (28.1)	54 (19.0)	6 (54.5)
Total	171 (100.0)	182 (100.0)	11 (0.0)

TABLE 1 (Continued)

## HUMBOLDT COUNTY

HOUSEHOLD PROJECTIONS BY INCOME GROUP  
JANUARY 1, 1991 TO JULY 1, 1997

<u>Jurisdiction and Income Group</u>	<u>January 1, 1991 Number (%)</u>	<u>July 1, 1997 Number (%)</u>	<u>Jan. 1991 to July 1997 Number (%)</u>
Unincorporated			
Very Low	5,786 (24.4)	6,279 (24.6)	493 (27.8)
Other Lower	3,899 (16.4)	4,220 (16.5)	321 (18.1)
Moderate	4,430 (18.7)	4,841 (19.0)	411 (23.2)
Above Moderate	9,599 (40.5)	10,147 (39.8)	548 (30.9)
Total	23,714 (100.0)	25,487 (100.0)	1,773 (100.0)
County Total			
Very Low	12,238 (26.0)	13,390 (26.0)	1,152 (26.0)
Other Lower	8,001 (17.0)	8,755 (17.0)	754 (17.0)
Moderate	9,414 (20.0)	10,300 (20.0)	886 (20.0)
Above Moderate	17,415 (37.0)	19,055 (37.0)	1,640 (37.0)
Total	47,068 (100.0)	51,500 (100.0)	4,432 (100.0)

The income group estimates were prepared by HCD using definitions contained in State and federal law as implemented by HUD and HCD. The definitions involve relationships to median incomes and family size adjustment factors. These relationships and factors were applied to 1980 income data.



TABLE 2  
HUMBOLDT COUNTY

BASIC CONSTRUCTION NEEDS  
JANUARY 1, 1991 TO JULY 1, 1997

BY COMPONENTS\*:

	<u>Housing Units</u>				
	<u>Arcata</u>	<u>Blue Lake</u>	<u>Eureka</u>	<u>Ferndale</u>	<u>Fortuna</u>
Household Increase	964	22	886	22	621
1991 Vacancy Need	151	- 6	153	11	37
1997 Vacancy Need	62	2	63	2	38
Replacement Need 1991-1997	105	7	186	8	53
Total	1,282	25	1,288	43	749

	<u>Rio Dell</u>	<u>Trinidad</u>	<u>Unincorp.</u>	<u>County Total</u>
Household Increase	133	11	1,773	4,432
1991 Vacancy Need	1	- 2	150	495
1997 Vacancy Need	9	2	273	451
Replacement Need 1991-1997	17	3	368	747
Total	160	14	2,564	6,125

TABLE 2 (Continued)

HUMBOLDT COUNTY

BASIC CONSTRUCTION NEEDS  
JANUARY 1, 1991 TO JULY 1, 1997

BY INCOME GROUP:

	<u>Housing Units</u>				
	<u>Arcata</u>	<u>Blue Lake</u>	<u>Eureka</u>	<u>Ferndale</u>	<u>Fortuna</u>
Very Low	338	2	295	6	209
Other Lower	200	8	196	14	127
Moderate	259	2	197	4	139
Above Moderate	485	13	600	19	274
Total	1,282	25	1,288	43	749

	<u>Rio Dell</u>	<u>Trinidad</u>	<u>Unincorp.</u>	<u>County Total</u>
Very Low	28	1	713	1,592
Other Lower	32	3	464	1,044
Moderate	29	2	595	1,227
Above Moderate	71	8	792	2,262
Total	160	14	2,564	6,215

\*Basic Construction Needs were calculated using the formulas shown in the Appendix. The following were used in the calculations: for Arcata: a homeownership percentage of 43.2, a vacant-not-for-sale-or-rent percentage of 1.8, and an annual removal rate of .002; for Blue Lake: a homeownership percentage of 60.4, a vacant-not-for-sale-or-rent percentage of 3.0, and an annual removal rate of .002; for Eureka: a homeownership percentage of 50.7, a vacant-not-for-sale-or-rent percentage of 2.7, and an annual removal rate of .002; for Ferndale: a homeownership percentage of 62.2, a vacant-not-for-sale-or-rent percentage of 3.5, and an annual removal rate of .002; for Fortuna: a homeownership percentage of 62.2, a vacant-not-for-sale-or-rent percentage of 2.3, and an annual removal rate of .002; for Rio Dell: a homeownership percentage of 56.4, a vacant-not-for-sale-or-rent percentage of 2.8, and an annual removal rate of .002; for Trinidad: a homeownership percentage of 63.5, a vacant-not-for-sale-or-rent percentage of 10.5, and an annual removal rate of .002; for the Unincorporated Area: a homeownership percentage of 66.2, a vacant-not-for-sale-or-rent percentage of 10.3, and an annual removal rate of .002.

Lake and -2 for Trinidad means that there was a small surplus of units in those cities on January 1, 1991. The positive "1991 vacancy" need for the other cities and the Unincorporated Area mean that there was a shortage of vacant units compared to the minimum desirable vacancy level needed for the healthy functioning of the housing market.

Tables 1 and 2 also both contain determinations of projected need. Table 1 shows, by income group, the number of additional households each local government is to plan for. Table 2 shows the construction needed to accommodate, by income, the additional households by July 1997, including an allowance for normal market removals.

## METHODOLOGY

### Allocations of Household Growth

The July 1, 1997 household projection for Humboldt County was prepared by the California Department of Housing and Community Development (HCD) based on California Department of Finance household projections released in May 1991. The allocations of shares of household growth shown in Table 1 are based on a continuation of the household growth patterns that occurred between 1980 and 1991, with emphasis on patterns since 1985. The trend line method of allocation is based on assessment of the expected economic conditions within the county during the planning period compared to the prior decade and on a determination that adequate sites and public facilities were available throughout the county during the 1980s and will continue to be available during the planning period. Basing the growth allocations on trend line and economic expectations takes into consideration market demand for housing, type and tenure of housing need, existing and projected employment patterns, and existing commuting patterns and public transportation facilities.

Farmworker housing need is minimal in the county; and, to the extent it exists, it is included in the very low and other lower income allocations. Loss of units contained in assisted housing developments is not expected to be a factor during the planning period.

### Allocations of Household Growth by Income

Four income groups are used in this plan. They are: Very Low, Other Lower, Moderate, and Above Moderate. Definitions for these terms are given in the Appendix.

A statutory requirement for regional housing needs plans is to "seek to reduce the concentration of lower income households in cities or counties which already have disproportionately high proportions of lower income households." The allocations by income shown in Table 1 seek to reduce the lower income concentrations gradually. They provide for reducing the gap between jurisdictional percentages and the countywide percentages by approximately one-fourth during the course of the planning period.

### Basic Construction Needs

The basic construction needs were prepared by, first, preparing each of the components shown in the "By Components" section of Table 2 and then determining the number of units needed by income group. The formulas used in calculating each of the components of the construction needs are shown in the Appendix. The ownership rates and the "vacant-not-for-sale-or-rent" rates were taken from the 1990 U.S. Census. They and the annual removal rates used in the calculations are shown at the bottom of Table 2.

The percentages used in allocating the total construction need by income group are the percentages shown in the last column of Table 1. This means that, for each local government, household growth and construction need are allocated by income using the same income group percentages.

## **USE OF THE PLAN**

The principal use of the allocations in this plan is inclusion in the local housing element as the shares of regional housing need. By doing this, the local government is planning to accommodate its share of the projected growth of the county and to provide opportunities for all income groups to have access to housing throughout the county.

Because the base dates for regional housing needs plans are a year or more before the statutory deadline for housing element updates, typically additional units have been built during the time period between the base date of the regional housing needs plan and the adoption of the housing element update. Local governments may reduce their allocations of construction need by the number of units which have been completed since the base



date of this plan. Instructions for how to estimate the number of units completed by income group are available as part of a technical assistance package on housing element preparation which is available from HCD's Division of Housing Policy Development.

The shares of regional need contained in this plan are only a portion of the housing needs which are to be included in the local housing element. For example, housing elements are additionally required to include estimated affordability needs. This involves making estimates of the current number of lower income households (the very low and other lower income categories) who pay more than they can afford for housing.

Other existing needs which are to be included in housing elements but which are not included in this plan include estimates of overcrowding, of the needs of special groups, and of the number of housing units which are in substandard physical condition. Estimates of substandard units should include both estimates of the units which need rehabilitation and the units which are so substandard that they need to be removed.

The basic construction needs in this plan do not include allowances for all construction needs which result from the need to remove units which are beyond repair or are not economically feasible to repair. Units which are removed from the housing stock in the normal course of housing market activity (demolitions, changes to commercial use, etc.) are not necessarily the substandard units. Consequently, the basic construction needs are to be supplemented by estimates of construction needed because of the need to remove units which are in poor physical condition.

The determinations (shown in Table 2) that there was or was not a sufficient number of housing units on the beginning date of this plan were made without regard to the physical condition of the housing stock, both occupied and vacant. The local housing element should estimate the units which are in substandard condition and assess whether there is sufficient existing standard housing.

## **PLAN REVISION PROCESS**

### Local Revision Process

The adoption of this plan by the council of governments commences a 90-day period during which each of the local governments in Humboldt County may propose revisions to

the plan. If there are no proposed local revisions, this plan will become final on the expiration of the 90-day period.

If a proposed local revision is submitted to the council of governments during the 90-day period, the council has the 60-day period following the expiration of the 90-day local revision period in which to act. The council may approve the proposed local revision, modify its prior determination, or indicate why the proposed revision is inconsistent with the regional need. If the council does not accept a proposed revision, a public hearing may be requested within 30 days. The council of governments' final action on the local revision proposal shall constitute the local government's share of regional need which is to be included in the local housing element.

The standards and procedures for proposing local revisions, council of governments actions on them, and local government rights in the process are contained in Government Code Section 65584(c). A copy of that section is included in the Appendix.

#### Later Changes in the Plan

Prior to this year, state law permitted no changes in regional housing needs plans following completion of the statutory local revision process. Effective January 1, 1991, Government Code Section 65584(c)(5) provides for one type of change at a later date. The only change permitted is transfer of a portion of a county's allocation to one or more cities within the county. The transfer must meet the standards applicable to the original allocation of local shares of regional need and have the approval of the county, the affected cities, and the council of governments. Events which might lead to use of these provisions include major changes in the local economy, changes in annexation policies or agreements, and the incorporation of a new city.

## APPENDIX

### Contents:

1. Copy of Government Code Section 65584.
2. Definitions of Income Groups.
3. Formulas used in calculating basic construction needs (Table 2).
4. Copy of California Department of Finance estimates for January 1, 1991.





## APPENDIX B AVAILABLE HOUSING PROGRAMS

### Introduction

This section summarizes those federal, state and local programs currently available that the City of Rio Dell might pursue to implement its housing element. The program summaries are based on program descriptions contained in HCD's 1987 Housing Directory, HCD's 1992 Training Manual for the State Community Development Block Grant Program, and other sources.

### FEDERAL PROGRAMS

#### DEPARTMENT OF HOUSING & URBAN DEVELOPMENT:

##### Direct Loans for Elderly and Handicapped Housing (HUD Section 202)

Long-term direct loans to private, non-profit sponsors to finance new construction housing rehabilitation for elderly and handicapped targeted income group members.

##### Low Income Rental Assistance (HUD Section 8)

Since Congress repealed the new construction and substantial rehabilitation (except in conjunction with Section 202 housing), only the Section 8 program Existing Housing Program remains. The Existing Housing Program provides subsidies to owners of existing housing units whenever eligible families rent the units.

#### Information contact:

##### Local HUD field office

Office of Elderly and Assisted Housing  
Existing Housing Division  
Department of Housing and Urban Development  
451 7th Street, SW  
Washington, D.C. 20410-8000  
(202) 755-6887

##### Urban Development Action Grant (UDAG)

Grants to designated, economically distressed cities and urban counties for residential, commercial or industrial projects that stimulate private investment. Eligibility is determined by a combination of factors: loss of population and jobs, stagnating or declining tax base, high percentage of poverty, low per capita income change, high unemployment, and deteriorated housing. Housing projects linked to economic development projects (e.g., mixed uses) are eligible activities. Rio Dell is an eligible city.

#### FARMERS HOME ADMINISTRATION (FmHA):

##### Home Ownership and Home Improvement Loans (FmHA Section 502)

Direct loans to low and moderate income for households purchase, construction and rehabilitation of single-family homes.

##### Home Repair Loans and Grants (FmHA Section 504)

Direct loans up to \$7,500 and grants of up to \$5,000 to very low income households for home repairs

needed to remedy health and safety problems. To be eligible for 504 assistance, an applicant must lack the income necessary to repay a Section 502 loan.

#### **Rural Rental Housing Program (FmHA Section 515)**

Loans to public and private limited profit and non-profit sponsors for construction are rehabilitation of rental and cooperative housing for low and moderate income families.

#### **Rental Assistance Program (FmHA)**

Rental Assistance payments to low income rural families and senior citizens who are living in FmHA funded projects.

#### **Community Facility Loans (FmHA)**

Loans to local governmental agencies and non-profit corporations in rural areas to construct, enlarge, extend or improve public facilities and utilities.

#### **RURAL HOUSING PRESERVATION GRANTS - FMHA SECTION 533**

**Type of assistance:** Project grants.

This program, established in 1985, is designed to assist very low-and low-income rural homeowners repair and rehabilitate their housing. Governmental entities and nonprofit corporations are eligible to receive and administer housing preservation grants to establish housing rehabilitation projects. At least 80 percent of the grant must be used to provide loans, grants, or other assistance to homeowners to pay any part of the cost of repairing or rehabilitating their homes. Twenty percent may be used to hire personnel to run the housing rehabilitation project and for other administrative expenses.

Housing Preservation grants are intended to make use of and leverage any other available housing programs which provide resources to very low- and low-income rural residents to bring their homes up to code standards.

Housing Rehabilitation Projects must serve areas with a concentration of substandard housing and very low- and low-income families.

#### **FmHA DISTRICT OFFICE**

##### **DISTRICT III**

Federal Office Building, Room 213  
777 Sonoma Avenue  
Santa Rosa, CA 95404  
(707) 525-4263

#### **Water and Sewer Loans and Grants (FmHA)**

Loans to local governmental agencies, Indian tribes and non-profit corporation in rural areas to construct or improve water and sewage facilities. Priority is given to public agency applicants, to small towns (under 5,000) with deteriorating systems, and to applicants seeking to upgrade existing systems.

#### **Self-Help Housing (FmHA Section 523 and 524)**

Section 523 grants to housing sponsors for housing advisors and construction supervisors to assist low-income rural residents who build their own housing under FmHA Section 502, and provides some loans

for land acquisition and off-site improvements. Section 524 provides for site loans to self-help sponsors, public agencies and private non-profit organizations.





## STATE PROGRAMS

### **California Natural Disaster Assistance Program for Owner-Occupants (CALDAP-O)**

CALDAP-O provides unmet housing rehabilitation needs of single family homeowners whose property was damaged by the October 1989 Bay Area Earthquake. Assistance is also available for owner-occupied mobilehomes, condominiums, townhouses, cooperative units, and half-plexes.

Applicants for 3% deferred loans must have properly registered at a Disaster Application Center (DAC) during the emergency period and must have exhausted all other forms of assistance.

Eligible activities include: repair or replacement of dwellings damaged or destroyed by the earthquake, elimination of code violations, cosmetic repairs made necessary by other repairs, and reimbursement of approved eligible costs related to emergency repairs incurred before loan approval.

Individual applicants should first contact their local government housing program office to see if they are a participating CALDAP jurisdiction. If the local government agency is not participating in the CALDAP program, contact the Department of Housing and Community Development at 1-800-552-5479.

### **Mobilehome Park Assistance Program (MPAP) (916) 445-0110**

To preserve affordability for low-income mobilehome park residents, MPAP provides financial and technical assistance for the resident purchase of mobilehome parks. Assistance is provided to low-income park residents or to the organization formed by park residents.

The per annum interest rate for MPAP loans is 7%. Conversion loans for purchase and conversion of parks must be repaid in three years. Repayment of blanket and individual loans used to reduce housing costs for low-income residents may be scheduled for up to 30 years.

### **California Homeownership Assistance Program (CHAP) (916) 445-0110**

CHAP provides up to 49% of the purchase price of a home in the form of a mortgage participation loan with an institutional lender. The buyer provides a down payment and pays closing costs. Private lenders finance the balance of the purchase price with a conventional loan. When the home is sold, the state loan amount and a proportional share of the equity are repaid to the CHAP revolving loan fund.

Funding may be used to assist: renters who might be displaced by condominium conversion to purchase their units; mobilehome park residents to purchase their spaces if the park is converted to a stock cooperative; buyers of factory-built housing or mobilehomes developed on permanent foundations; and stock cooperatives or nonprofit corporations to develop or purchase mobilehome parks. Request for Proposals are issued as funds become available.

### **California Housing Rehabilitation Program (Owner Component) (916) 323-3178**

Authorized by the California Earthquake Safety and Rehabilitation Program (Proposition 77), this program funds rehabilitation of substandard low-income owner-occupied homes to bring them into compliance with the California Health and Safety Code. Eligible applicants include local government and nonprofit entities. The loan term is five years for non-elderly households. Elderly household loans are repaid at time of sale or transfer. Loans are at 3% simple interest on unpaid principal balance. Extension of the loan can only be made with Department approval. Applications are accepted on a continuous basis.

**Family Housing Demonstration Program (FHDP)**  
**(916) 327-2864**

A component of the Rental Housing Construction Program FHDP awards funds for new construction or acquisition and rehabilitation of rental housing for low-income households, primarily families. Funding is available for either congregate or conventional rental unit development. Rental projects must include support services such as child care, job training and employment services. Rents for the lower-income units are reduced for 30 years by a one-time, zero-interest, deferred-payment loan that decreases construction and operating costs. FHDP is funded by the sale of bonds authorized by the Housing and Homeless Bond Act of 1988 (Proposition 84) and is expected to start receiving applications in the winter of 1990. Applications will be submitted on a continuous basis. Awards will be announced on a quarterly basis.

**California Natural Disaster Assistance Program  
for Rental Properties (CALDAP-R)**

CALDAP-R pays for unmet housing rehabilitation costs for persons who own, or who will acquire, rental property damaged by the October 1989 Bay Area Earthquake. Such property includes single- or multi-family dwellings, apartments, residential hotels, mixed residential and commercial properties, owner-occupied rental properties, and limited equity and stock cooperatives.

Applicants for 3% deferred loans must have properly registered at a Disaster Application Center (DAC) during the emergency period and must have exhausted all other forms of assistance.

CALDAP funds may be used for repair or replacement of rental properties damaged or destroyed by the earthquake or its aftershocks, elimination of code violations, some cosmetic repairs made necessary by other repairs, and reimbursement of approved eligible costs related to emergency repairs and incurred before loan approval. CALDAP funds can also be used to acquire and repair such properties.

In limited circumstances, CALDAP funds can be used to refinance existing indebtedness if it is necessary to achieve affordable rents. CALDAP can pay for relocation costs for tenants who are forced to move as a result of repairs financed by the program. CALDAP funds cannot be used to pay for non-essentials, luxury quality materials or construction techniques, or personal property or furnishings.

Some restriction on rental rates apply for persons who were tenants in the property and who elect to return to the building. These tenants and others displaced by the earthquake must be given priority for occupancy in the building. Borrowers who agree to make rents affordable to low-income households for an extended term may be eligible to have the loan amount forgiven.

Individual applicants should first contact their local government housing program office to see if they are a participating CALDAP jurisdiction. If the local government agency is not participating in the CALDAP program, contact the Department of Housing and Community Development at 1-800-552-5479.

**Permanent Housing for the Handicapped  
Homeless Program (PHHHP) - (916) 445-6501**

On behalf of sponsors of multi-unit and group home projects developed for the disabled homeless, the Department will apply to the U.S. Department of Housing and Urban Development (HUD) for grants authorized by the Stewart B. McKinney Homeless Assistance Act of 1987 (amended in 1988).

HUD will provide up to 50% of total project costs. Matching funds of at least 50% must be provided by non-federal sources. When available, HCD funds are allocated by the California Housing Rehabilitation Program (see below) to be used as a portion of the required match. Projects using combined funds must conform to HUD and HCD requirements. Eligible sponsors are private nonprofit organizations and public housing agencies. Activities eligible for funding are acquisition, rehabilitation, and operations. Project sponsors must be able to provide supportive services. When funds are available, awards are made using



the Request for Proposal process.

**Rental Housing Construction Program (RHCP)**  
**(916) 327-2864**

RHCP awards funds to local government agencies and for- and nonprofit sponsors of new construction rental housing projects. To provide affordable units for low-income households, rents for the units are reduced for 40 (or longer) years by a one-time, low-interest loan for development and construction costs. The number of assisted units in each project must be at least 30% of the total number of units. RHCP is funded by the sale of bonds authorized by the Housing and Homeless Bond Act of 1988 (Proposition 84). The program is expected to start receiving application in the winter of 1990. Application will be submitted on a continuous basis. Awards will be announced on a quarterly basis.

**California Housing Rehabilitation Program (Rental Component)**  
**(916) 445-6501**

Authorized by the California Earthquake Safety and Rehabilitation Program (Proposition 77), and augmented by the Housing and Homeless Bond Act of 1988 (Proposition 84), this program funds two types of activities: 1) rehabilitation of unreinforced masonry multi-family units (70% occupied by low-income households) to increase their ability to withstand earthquakes; and 2) rehabilitation and acquisition of substandard low-income rental housing developments to bring them into compliance with the California Health and Safety Code.

Eligible applicants include for-profit developers, public and private nonprofit developers and public entities. For rehabilitation only, the loan term is no less than 20 years. The loan term for acquisition and rehabilitation is no less than 30 years. Loans are at 3% simple interest. The rent for assisted units is restricted by a regulatory agreement. With Department approval, loans may be assumed. Applications are accepted on a continuous basis.

**Farmworker Housing Grant Program (FWHG)**  
**(916) 324-0695**

FWHG funds assist development of farmworker housing that would not be constructed or rehabilitated without HCD assistance. FWHG grants can be used for almost any construction-related cost in development of housing for agricultural workers, including: land acquisition, site development, new construction, and rehabilitation.

The program provides up to 50% matching grants to local government agencies, nonprofit corporation, and federally recognized Indian tribes. Matching money may include local or in-kind contributions, mortgage financing or other forms of housing assistance. Project application are accepted on a continuous basis.

**FWHG Natural Disaster Component**

Grants are available for nonprofit corporation, local public entities, or housing owners to pay for: housing rehabilitation or acquisition and rehabilitation; preparation of funding applications; and supervision of expenditures, including, but not limited to, estimates, work write-ups, bidding supervision, and inspections.

Several funding requirement changes have been made for the disaster allocation only. These include: (1) Liens: Liens to secure funds awarded for technical assistance will not be required (liens are still required for rehabilitation or acquisition and rehabilitation); (2) Eligible Match: The required 50% match may include small business grants or loans awarded or other match funds available; (3) Match Waiver: A waiver may be considered when it is thoroughly documented that a full match is not available.

For information and application forms call the Department of Housing and Community Development at 1-800-552-5479.



**California Indian Assistance Program (CIAP)**  
**(916) 445-4727**

CIAP works statewide with tribal organization to obtain and administer community development project funds from a variety of sources including: HUD Indian and State Community Development Block Grant Programs, the Bureau of Indian Affairs, Indian Health Services, the Farmers Home Administration, U.S. Department of Interior Administration for Native Americans Program, and the Economic Development Administration.

Reservations, rancherias, and other Indian communities may receive technical assistance for needs analysis, identification of available funding, grant application preparation, fiscal contract administration, bid package preparation, inspection services, and project supervision.

**Emergency Shelter Program (ESP)**  
**(916) 445-0845**

ESP grants are made to local government agencies and nonprofit corporations that shelter the homeless on an emergency basis. Eligible grant activities include: rehabilitation, expansion of existing facilities, site acquisition (lease/purchase of site or facility), equipment purchase, and vouchers and administration (no more than 5% of a single grantee award). New Construction is not an eligible program activity.

Allocations are made to urban and non-urban counties based on a formula. Grants may not exceed \$500,000 or the amount allocated to the county in which the grantee is located.

In urban counties, an authorized local board of shelter service providers may distribute, rank and prioritize applications for ESP funding. Final award determination is made by ESP. Where no local board exists, applications are submitted directly to ESP. Funds are awarded using a Notice of Funding Availability (NOFA) process.

**ESP Natural Disaster Component**

Grants are available for local public entities or nonprofit corporations which are providing emergency shelter to persons who are homeless as a result of a natural disaster.

Funds may be used for temporary expansion of existing shelters; conversion of existing space to shelter use; shelter acquisition by purchase or lease; purchase or lease of shelter equipment (including mobilehomes), necessary to expand the number of people served; rental vouchers; operational expenses necessary to operate shelters; and grant administration expenses.

Rehabilitation of an existing shelter is not an eligible expense. Funds may not be used to supplant other State and local programs providing social services, health care, and housing assistance. This includes funds from the Federal Emergency Management Administration (FEMA).

For information and application forms call the Department of Housing and Community Development at 1-800-552-5479.

**Housing Rental Deposit Guarantee Demonstration Program (RDG)**  
**(916) 445-0845**

Administered as a component of the Emergency Shelter Program RDG makes grants to emergency shelter operators to provide for their clients rental deposit contractual guarantees to landlords instead of cash security deposits. Secured by grant funds, the contractual guarantee reduces the cash deposit a homeless household needs to obtain permanent rental housing.

The statute limits grants to the counties of Los Angeles, Contra Costa, Fresno, San Francisco, Alameda, Sacramento, and at least one rural county in Northern California. When available, funds are awarded concurrently with the ESP Request for Proposal process.

#### **Security Deposit Grant Guarantee Program (RDG) - Natural Disaster Component**

A special RDG allocation is available to assist natural disaster victims to relocate into rental housing. For this program only, funds may be used by shelter providers for security deposit guarantees to landlords or for direct grants to households. For information and application forms, call the Department of Housing and Community Development at 1-800-552-5479.

#### **Federal Emergency Shelter Grant Program (FESG) (916) 445-6000**

FESG administers a discretionary block grant program for small communities that do not directly receive shelter funds from the U.S. Department of Housing and Urban Development (HUD). Awards to eligible local governments are used to convert existing structures to provide emergency shelter, and to rehabilitate and operate existing shelters. FESG funds, authorized by the Stewart B. McKinney Homeless Assistance Act of 1987 (amended in 1988), are awarded using a Request for Proposal process.

#### **Housing Assistance Program (HAP) (916) 324-7696**

HAP provides housing assistance payments from the U.S. Department of Housing and Urban Development (HUD Section 8 certificates) to developmentally, mentally and physically disabled adults and to low-income households in rural areas.

HAP has two components: 1) the Aftercare Program, which provides existing Section 8 certificates to the disabled; and 2) the Section 8 Rural Program, which provides certificates to low-income persons and families in small rural counties that do not have operating housing authorities.

#### **Office of Migrant Services (OMS) (916) 327-3943**

The Department assists the development, rehabilitation, and operation of migrant housing centers. These centers provide safe, decent, and affordable temporary housing and related services, such as child care and summer school, to migrant families during the peak harvest season. Counties and grower associations provide the land for migrant centers as an in-kind contribution. A portion of the Proposition 84 bond allocation will be combined with federal and local funds for center development and construction. Federal and State funds are annually allocated to 14 local government agencies for rehabilitation, administration, management, and operation of the 26 migrant centers.

#### **OMS Natural Disaster Component**

Funds are available to continue the operation of State-funded migrant centers needed for an emergency response to natural disasters. Funds may be used to pay for center operating costs including repair and maintenance.

For information and application forms call the Department of Housing and Community Development at 1-800-552-5479.



**Rural Community Facilities Technical Assistance Program (RTAP)**  
**(916) 891-6870; (714) 849-4617**

RTAP provides small grants to rural local government agencies and nonprofit corporations to complete the predevelopment activities necessary to obtain major federal and State water and wastewater grants.

Funds may be used for technical assistance and seed money activities such as professional consulting services, district formation, test wells, preliminary engineering and other costs necessary to obtain project approval.

**Rural Development Assistance Program (RDAP)**  
**(916) 891-6870; (714) 849-4617**

RDAP provides underserved rural areas of the State with the technical assistance necessary to help local agencies become self-sufficient acquiring and administering federal and State community development funding. Staff are experienced in housing rehabilitation and construction, economic development, and the development of community facilities and infrastructure.

RDAP currently has two offices: the Banning office serves the Southern California counties of Imperial, and rural Riverside and San Bernadino; and the Chico office serves the Superior Valley counties of Butte, Tehama, Glenn, Yuba, Sutter, Colusa, Sierra, Lassen, Modoc, Lake and Trinity.

**State Legalization Impact Assistance Grant Program (SLIAG)**

SLIAG, authorized by the Federal Immigration Reform and Control Act of 1986, reimburses states for services provided to newly legalized residents. The SLIAG allocation will be used to augment existing loan and grant programs when they serve newly legalized residents. Availability of funds from the programs serving legalized residents will be increased by eligible reimbursements. Priority for augmentation will be given to the Farmworker Housing Grant Program, the Office of Migrant Services, and the Emergency Shelter Program.

**Senior Citizens Shared Housing Program (SCSHP)**  
**(916) 327-3748**

SCSHP has three components all of which award funds using a Request for Proposal process. The *Match-up Shared Housing* component awards grants to local government agencies and nonprofit corporation to assist seniors to find others with whom they can share housing. Services funded by the grants include: outreach, information and referral, client counseling, placement and follow-up.

The *Technical Assistance* component awards grants to experienced shared housing provider organizations to train other organizations to start a new program or to improve an existing program. Funds can be used to provide conferences, workshops, and consultation, and may be used to produce training materials.

The *Senior Shared Group Resident* component awards grants for starting a shared group residence. Funds may be used for reasonable and necessary costs including, but not limited to: first and last months rent; damage, cleaning, security and utility deposits; vacancy reserve; minor necessary renovations; and related administrative costs. The residence must be occupied by three or more unrelated adults. At least 50% of the residents must be 60 years of age or older.

**State Community Development Block Grant (CDBG) Program**  
**(916) 445-6000**

On a competitive basis, CDBG awards funds to small community applicants for a wide range of activities that primarily serve persons of low- and moderate-income. Funded activities include water and wastewater facilities, public services, economic development, community facilities, housing rehabilitation, new construction (under limited conditions), and community and economic development planning.

Approximately 180 communities qualify for the CDBG Program. They are cities with populations under 50,000 and counties with populations under 200,000 that do not participate in the U.S. Department of Housing and Urban Development (HUD) CDBG entitlement program.

At least 51% of the State CDBG funds must be used for housing or housing-related projects; 30% of the funds are set aside for economic development activities; 10% of the funds are set aside for community and economic development planning grants; and 1.25% of the funds are awarded to projects serving Native Americans who do not belong to a federally recognized Indian tribe or rancheria.

General and Native American funds are awarded using an annual Request for Proposal process. Economic development funds are awarded on a quarterly basis.

**State Economic Development Grant (SEDG) Program**  
**(916) 445-6000**

Using a setaside from the State Community Development Block Grant Program SEDG awards grants of up to \$500,000 to stimulate economic development in small cities and rural counties and to create or retain jobs for low-income household members. The grants are designed to leverage private financing.

Eligible jurisdictions are counties with less than 200,000 residents in the unincorporated area and cities with less than 50,000; they may not be participants in the CDBG entitlement program. Local governments apply to the State for grants. A variety of activities can be funded, including: loans for working capital, land acquisition, refinancing of onerous debt; and grants and loans for site improvements, small business incubators, and business start-ups.

**Community and Economic Development Planning/Technical Assistance Grants**  
**(CEDPTAG) - (916) 445-6000**

Using a setaside from the Community Development Block Grant Program awards of up to \$30,000 are available for planning and technical assistance studies required by a community to determine economic, housing and community development project feasibility.

Eligible jurisdictions are counties with less than 200,000 residents in the unincorporated area, and cities with less than 50,000; they may not be participants in HUD-CDBG entitlement programs. Applicants must provide a cash match of up to 25% of requested funds. The match percentage is determined by a sliding scale based on the relative amount of local sales and use tax revenues for the jurisdiction.

Even though the project which the study assists may not be completed, or may not be paid for with CDBG funds, the study must assist a project which meets CDBG objectives. CDBG-funded projects must principally benefit low- and moderate-income persons.



## LOCAL PROGRAMS

### NON-PROFIT HOUSING DEVELOPMENT CORPORATION:

A non-profit housing development corporation (HDC) is a corporation created specifically to promote, assist or sponsor housing for low and moderate income people. A non-profit housing development corporation (HDC) is a corporation created specifically to promote, assist or sponsor housing for low and moderate income people. A non-profit HDC does not build "public housing". Rather, it builds or rehabilitates privately-owned housing for people who cannot afford market rate housing but whose incomes are generally above the poverty level. Non-profit HDC's can build housing for families, the elderly and the handicapped. HDC's may build rental housing, or they may sponsor limited equity cooperative housing.

### LANDBANKING:

Landbanking is the purchase of developable land by a jurisdiction for future use. Many jurisdictions have used landbanked sites to provide affordable housing for low and moderate income people. There are two variations of the landbanking process. A developer may go to the locality with a parcel in mind which he/she cannot afford to buy, and the locality will buy it for him/her. Alternatively, the community may choose a parcel and keep it until a developer comes along to build on it. In this case, the jurisdiction has several options regarding control of the site. The most obvious is outright purchase, but this may not be the best way for the locality to use the funds set aside for landbanking. Other options include: the option to purchase, at a stated price under stated conditions; the option of first refusal, under which the property owners agree to notify the community in case an offer is made by a second party to purchase the land; and a lease, which is useful if the property owner is unwilling to sell but is willing to develop the land. Sources of funds for landbanking have usually come from a jurisdiction's Community Development Block Grant (CDBG) repayment monies, although money for a community's general fund can and has been used.

### LIMITED EQUITY COOPERATIVES:

A limited equity cooperative provides low and moderate income residents with the opportunity for affordable home ownership. In a limited equity co-op, like a market rate co-op, the residents form a non-profit corporation which has as many shares as there are units in the building. The units may be converted from an existing rental building, or a new building may be constructed as a limited equity cooperative.

To live in a co-op, the residents purchase a share by making a down payment. The residents' monthly payment is their share of the mortgage payment plus the costs of utilities and maintenance. A share entitles co-op members to the use of common areas and their dwelling unit. While they do not own their dwelling unit, co-op members may deduct their share of interest and tax payments when filing tax returns because they are part owners of the building.

Limited equity co-ops differ from market rate co-ops primarily in that the cost of buying a share in a limited equity co-op is generally measured in the hundreds rather than thousands of dollars and can rise only a certain amount each year. The point of limiting the equity build-up is to remove the units from market forces (unlike market rate co-ops), as well as from the rent increases of a for profit owner (unlike most rentals). Thus, the dwelling is kept permanently affordable to low and moderate income people.

### MORTGAGE REVENUE BONDS:

Tax exempt mortgage revenue bonds are a source of funds which may be used to raise money for mortgage insurance and mortgage loans. The money that is generated by the bonds can then be issued at below market rates, for both single-family owner-occupied homes and multi-unit rental housing. The loans may be used for rehabilitation or new construction. Outstanding mortgage loans are collateral for the bonds. Housing finance agencies are created to issue such bonds, but other agencies, such as housing authorities, local governments, redevelopment agencies, and the State may also do so. The interest rate on the mortgage loans issued by these agencies is usually around 1-1/4% above the interest rate paid to

on the mortgage loans issued by these agencies is usually around 1-1/4% above the interest rate paid to bondholders. Private lenders originate the loans, sell them to the city or agency, and service the loans. Private lenders collect a portion of the 1-1/4% for their services.

State law gives cities and counties authority to issue tax exempt mortgage revenue bonds under a number of programs including AB 1355 (owner-occupied), AB 665 (multi-family rental), Marks-Foran (rehabilitation), SB 1149 (employee housing) and AB 604 (seismic safety rehabilitation). Redevelopment agencies can issue both Marks-Foran bonds and SB 99 bonds (residential construction and rehabilitation). Housing authorities may also issue Marks-Foran bonds as well as tax exempt bonds for purchase of homes by multi-family rental housing.

## **APPENDIX C**

### **SPECIAL HOUSING REQUIREMENTS**

In addition to requiring each city and county to adopt a housing element, the California Legislature has enacted some very specific requirements to ensure that local regulatory procedures do not constrain housing development. This appendix summarizes these special housing mandates.

#### **Disapproval of Low- and Moderate-Income Housing Projects**

A local agency shall not disapprove a housing development project affordable to low- or moderate-income households or condition approval in such a manner which renders the project infeasible unless it finds one of the following:

- The jurisdiction has an adopted housing element and the project is not needed to meet its share of the regional housing need for low-income housing;
- The project would have a specific, adverse impact upon the public health or safety which could not be mitigated without rendering the project unaffordable to low- and moderate-income households;
- The denial is required in order to comply with specific state or federal law.
- The approval would increase the concentration of lower-income households in a neighborhood that already has a disproportionately high number of lower income households and there is no alternative site on which the project could be developed without rendering the project unaffordable to low- and moderate-income households;
- The project is proposed on land zoned for agriculture or resource preservation which is surrounded on at least two sides by land being used for agriculture or resource preservation;
- The development is inconsistent with the jurisdiction's general plan land use designation, and the jurisdiction has an adopted housing element.

#### **Findings on Housing Limits**

Any city or county adopting or amending its general plan in a manner that limits the number of units that may be constructed on an annual basis must make specified findings concerning the efforts it has made to implement its housing element and the public health, safety and welfare consideration that justify reducing the housing opportunities of the region (Government Code Section 65302.8).



## **Housing Disapprovals and Reductions**

When a proposed housing development complies with applicable local policies and regulations in effect at the time the application is determined to be complete, the local agency may not disapprove the project or reduce its density unless it makes specified findings (Government Code Section 65589.5).

## **Coastal Housing**

Requires that new development within the coastal zone include, where feasible, housing units for persons and families of low or moderate income. Where it is not possible to include these units within the development, developers can satisfy the requirement by constructing units elsewhere within the coastal zone or within three miles of the coastal zone. To assist developers in meeting these requirements, local governments must provide density bonuses or other incentives. The law also prohibits the conversion or demolition of existing residential units in specific cases. Where conversion or demolition of low or moderate income housing is allowed, provision must be made for replacement of those residential units (Government Code Section 65590).

## **Solar Energy Systems**

Cities and counties may not enact zoning provisions that effectively prohibit or unnecessarily restrict the use of solar energy systems, except for the protection of public health or safety (Government Code Section 65850.5). Allowable "reasonable restrictions" include those that do not significantly increase the cost of the solar system or significantly decrease its efficiency and those that allow for an alternative system of comparable cost and efficiency.

## **Secondary Residential Units**

To encourage establishment of secondary units on existing developed lots cities and counties are required to either (1) adopt an ordinance based on standards set out in the law authorizing creation of second units in residentially zoned areas; or (2) where no ordinance has been adopted, allow second units by use permit if they meet standards set out in the law (Government Code Section 65852.2). Local governments are precluded from totally prohibiting second units in residentially zoned areas unless they make specific findings.

## **Mobilehomes In Single-Family Zones**

Cities and counties may not totally prohibit installation of mobilehomes on permanent foundations on lots zoned for single-family dwellings (Government Code Section 65852.3). However, cities and counties may specify those single-family zoned lots upon which mobilehomes may be placed. Cities and counties may



subject mobilehomes to the same standards that apply to single-family dwellings.

### **Mobilehome Parks - Permitted Uses**

A mobilehome is deemed by state law to be a permitted use on all land general planned and zoned for residential use (Government Code Section 65852.7). However, cities and counties may regulate mobilehome parks by use permit.

### **Growth Limiting Ordinances**

In adopting zoning ordinances, cities and counties must consider the effects of such ordinances on the housing needs of the region and balance these regional needs against the needs of their residents for public services and the available fiscal and environmental resources (Government Code Section 65863.6). Any city or county adopting a zoning ordinance that limits the number of housing units that may be constructed on an annual basis must make findings concerning the public health, safety, and welfare considerations of the city or county that justify such action.

### **Mobilehome Park Conversions**

Any person proposing to convert a mobilehome park to another use must prepare and file a report on the impact of the conversion on the displaced mobilehome park residents (Government Code Section 65863.7 and 66427.4). The city or county with jurisdiction must consider the impact report at a public hearing and may require as a condition of approval of the conversion that the project sponsor mitigate the impacts of displacement.

### **Notification on Mobilehome Park Conversions**

A city or county that has received an application for a mobilehome park conversion must notify the applicant at least 30 days prior to any hearing or action of state and local requirements for applicant notification of mobilehome owners and park residents concerning the proposed change (Government Code Section 65863.8). No action may be taken on the application until the applicant has satisfactorily verified that mobilehome owners and park residents have been properly notified.

### **Mobilehome Park Conversion Mitigation**

Cities and counties when approving a subdivision map for conversion of a mobilehome park must mitigate the impact of such conversion by (1) zoning for additional replacement housing; (2) making a finding that there is adequate space in existing mobilehome parks or adequate land zoned for mobilehomes development; (3) requiring the developer to mitigate the impact; or (4) making a finding that mitigation is infeasible (Government Code Section 66427.4).

## **Limitations on Development Permit Fees**

Fees charged by local public agencies for zoning changes, variances, use permits, building inspections, building permits, subdivision map processing, or other planning services may not exceed the estimated reasonable cost of providing the service for which the fee is charged (Government Code Sections 54990 and 65909.5). Fees may exceed this limit only with a two-thirds vote of the electorate.

## **Residential Zoning**

Cities and counties must zone a sufficient amount of vacant land for residential use to maintain a balance with land zoned for non-residential use (e.g., commercial and industrial) and to meet the community's projected housing needs as identified in the housing element of the general plan (Government Code Section 65913.1).

## **Residential Subdivision Standards**

Cities and counties may not impose standards for design and improvement for the purpose of making the development of housing for any and all economic segments of the community infeasible (Government Code Section 65913.2).

## **Coordinated Permit Processing**

Each city and county must designate a single administrative entity to coordinate the review and decision-making and provision of information regarding the status of all application and permits for residential, commercial and industrial developments (Government Code Section 65913.3).

## **Density Bonuses**

When a developer agrees to construct at least 25% of the total units in a housing development for low or moderate income households, or 10% of the total units for lower-income households, the city or county must either grant a density bonus or provide other incentives of equivalent financial value (Government Code Section 65915). The density bonus must increase by at least 25% of the otherwise maximum allowable density specified by the zoning ordinance and the land use element of the general plan. Each city or county must set up procedures for carrying out these provisions.

## **Density Bonuses for Condominium Conversions**

When a developer proposing to convert apartments to condominiums agrees to provide at least 33% of the total units in the proposed condominium project for low or moderate income households, or 15% of the total units for lower income households, the city or county must either grant a density bonus or provide other incentives of equivalent financial value (Government Code Section 65915.5). The density

bonus must increase by at least 25% over the number of apartments to be provided within the existing structure proposed for conversion.

### **CEQA and Density Reductions**

Cities and counties may deny or reduce the density set forth by the general plan for a housing project only as a mitigation measure for a specific adverse impact upon public health or safety pursuant to the California Environmental Quality Act and only when there is no other feasible mitigation that would achieve comparable density results (Public Resources Code Section 21085).

### **Residential Energy Conservation**

Requires cities and counties to adopt energy conservation standards for new residential dwellings (excluding apartment houses with four or more stories and hotels). This law went into effect June 15, 1983.

### **Redevelopment Replacement Housing**

Every redevelopment plan must contain provision that provide replacement housing on a "one-for-one" basis for low and moderate income persons displaced by redevelopment activity. (*Health and Safety Code § 33334.5*).

### **Tax Increment Funds for Housing**

Redevelopment agencies must use at least 20 percent of tax increment revenues generated by a redevelopment project to increase and improve the community's supply of housing for persons of low and moderate income. Certain findings may be made by the agency to set aside less than 20 percent if no need exists for such housing, if less than 20 percent is required to meet the need, or if a substantial effort to meet the needs is being made (*Health and Safety Code § 33334.2*).









## APPENDIX D

### CITIZEN PARTICIPATION

In preparing a draft of the updated housing element, City staff worked closely with the RCAA Housing Office staff and obtained information from numerous public and private agencies, organization and individuals (see attached list of persons contacted). Upon completion, the draft of the housing element was referred to the City's CDBG Advisory Committee for comment. The CDBG-AC, which oversees the City's housing rehabilitation programs, is a five member body representing a broad cross section of the community. The CDBG-AC is scheduled to review the draft housing element of its January, 1993 meeting. Comment on the draft will also be sought from the Humboldt Senior Resources Center, the Humboldt County Board of Realtors, and the Salvation Army, among other county-wide and local organizations. The comments received from the CDBG-AC and other groups will be presented in the form of suggested changes to the draft element at the public hearings on the housing element in January or February of 1993.

The City will invite public comment on the draft housing element prior to its adoption by the Planning Commission and City Council. Notice of the completion of the draft element update and its availability (or review at City Hall or the public library) will be posted in accordance with City regulations. Notices of the public hearings on the housing element update will be similarly posted.





**APPENDIX D-1**  
**AGENCIES/PERSONS CONTACTED**

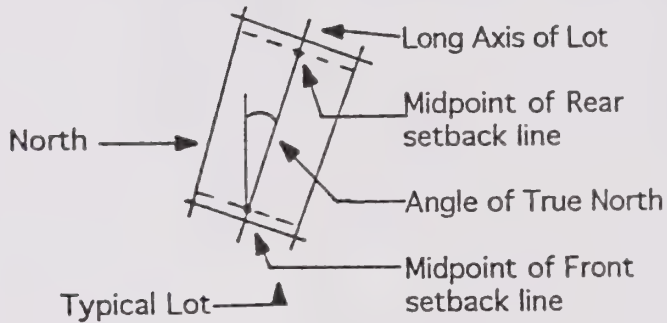
1. Arcata Community Development Department, Stephen Lashbrook, Arcata, California.
2. California Employment Development Department, Rod Sandretto, Manager, Eureka, California.
3. California Department of Housing and Community Development, Don Crow, Sacramento, California.
4. California Department of Housing and Community Development, Rural Development Assistance Program, Wayne Walker, Program manager, Chico, California.
5. California Department of Rehabilitation, Suna Flores, Rehabilitation Supervisor, Eureka, California.
6. Eureka Rescue Mission, Eureka, California.
7. Fortuna Planning Department, Dale Nieman, Assistant City Manager, Fortuna, California.
8. Humboldt Access Project, Eureka, California.
9. Humboldt County Association for the Retarded (HCAR), Eureka, California.
10. Humboldt County Association of Governments, Spencer Clifton, Executive Director, Eureka, California.
11. Humboldt County Housing Authority, Bob Morelli, Executive Director, Eureka, California.
12. Humboldt County Welfare Department, Eureka, California.
13. Humboldt Transit Authority, Roger Murphy, Eureka, California.
14. Pacific Gas and Electric Company, Community Weatherization Department, Eureka, California.
15. Redwood Community Action Agency, Bonnie McGregor, Homeless Coordinator, Eureka, California.
16. Redwoods United Workshop, Eureka, California.
17. The Salvation Army, Eureka, California.
18. United Indian Health Services, Trinidad, California.



## SOLAR SUBDIVISION DESIGN OBJECTIVES

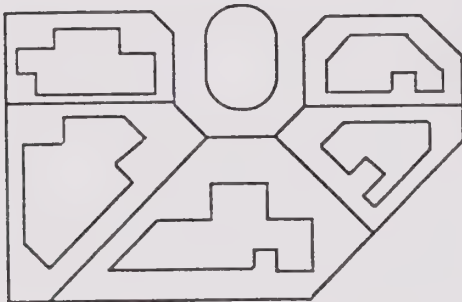
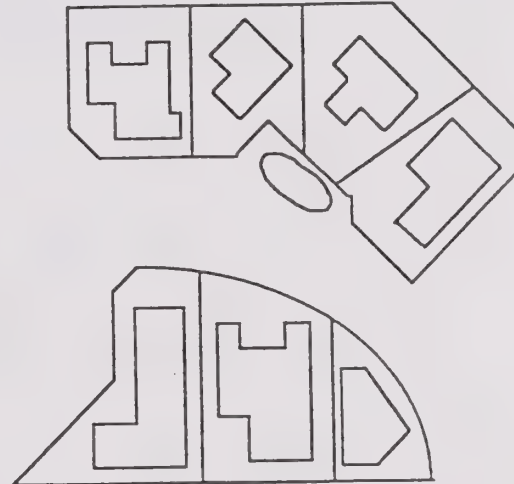
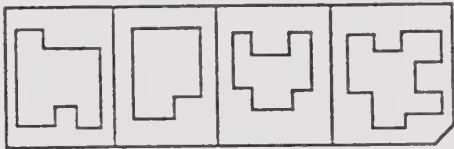
1. Provide maximum number of lots with efficient solar orientation.

- The most efficient orientation for solar access is within  $22.5^\circ$  of true North.

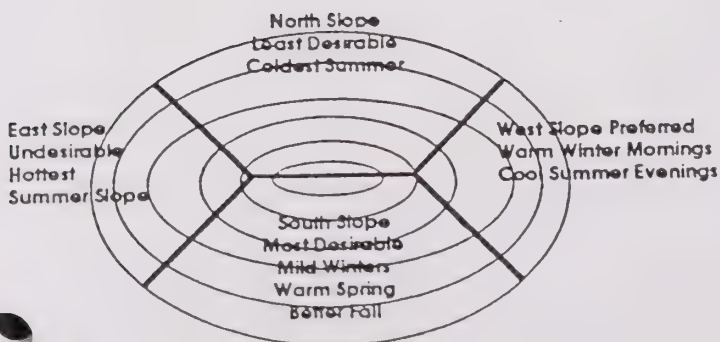


2. Enlarge or widen lots without efficient solar orientation (worst case: East or West facing lots)

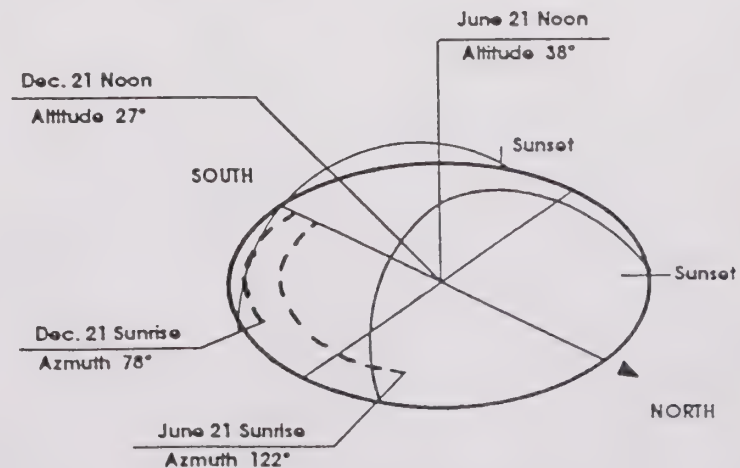
- Allows flexibility to offset site for maximum solar access on site.
- Allows for additional south side yard width to insure solar access.



"AFFORDABLE" HOUSING OPTION, SOLAR ORIENTED PATIO HOMES - LAYOUT EMPHASIZES SOUTH FACING LOTS, EAST AND EAST/WEST STREETS.



TOPOGRAPHIC CONSIDERATIONS



40° NL SOLAR PATH DIAGRAM





Hours for emergency shelter vouchers and transitional shelter information are 1:00 - 4:30 p.m. Monday through Friday. No appointment is needed, and applicants must come in to the office to receive services.

The Section 8 Aftercare Program provides rental assistance to physically, mentally, and developmentally disabled people so they can live in clean, safe, decent housing while participating in rehabilitation, education, and/or social services within the community to help them live independently. The intent of the Aftercare Program is to provide support with housing so as to minimize the number of disabled in public institutions and to improve their quality of life.

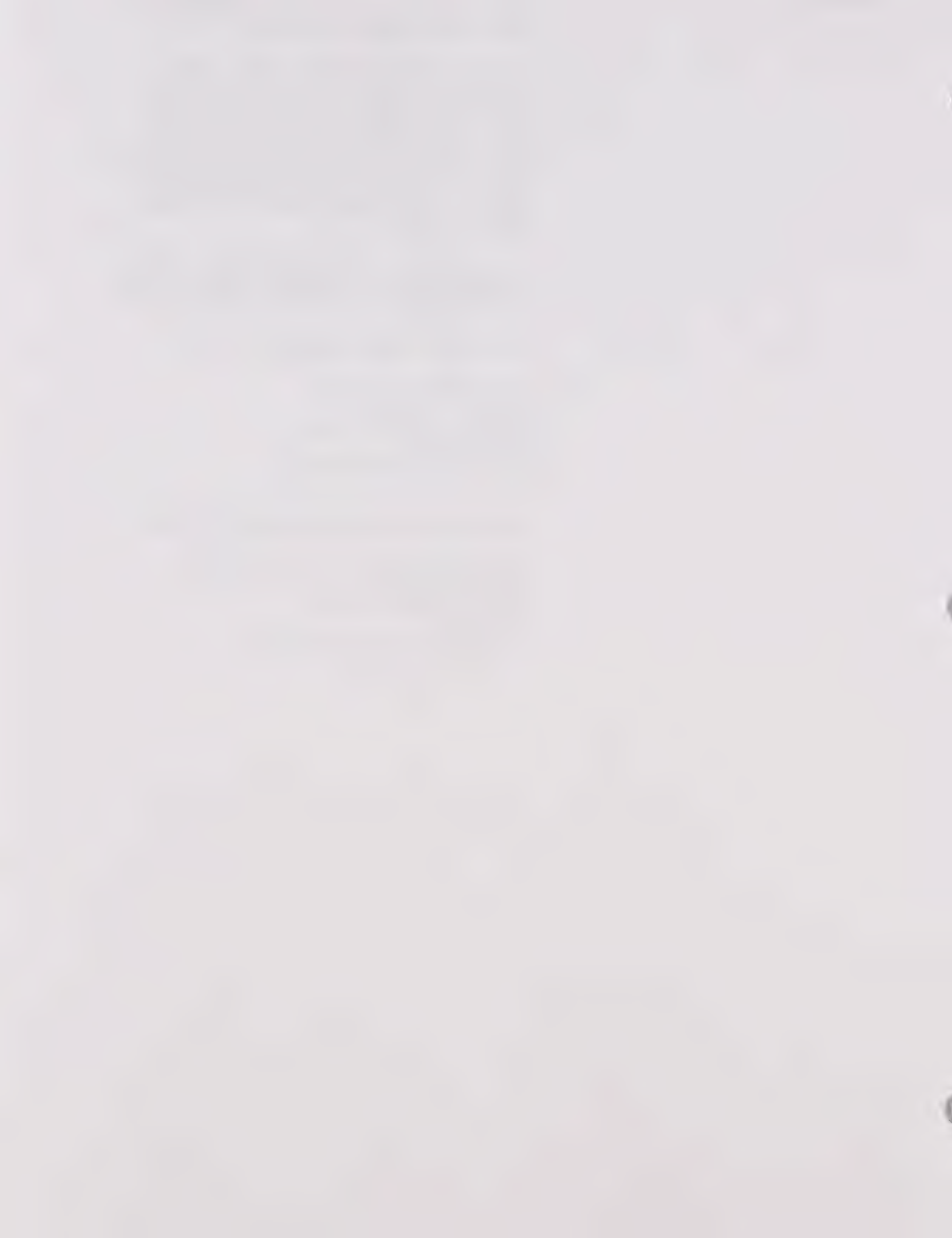
The Youth Service Bureau is a delinquency prevention program that responds to youth "at risk" and their families and community systems. Services include:

#### **YOUTH AND FAMILY CRISIS RESPONSE**

- 24-hour Hotline (444-CARE)
- 24-hour field response
- Short-term emergency shelter
- Continuing care
- Network with other youth services

#### **YOUTH AND FAMILY OUTREACH SUPPORT**

- Case management and short-term counseling
- Parent support groups
- Youth education and support
- Recreation
- Emancipation preparation assistance









## APPENDIX G

### TRANSPORTATION - HANDICAPPED INDIVIDUALS

#### City of Rio Dell

- **HUMBOLDT TRANSIT AUTHORITY:** Contact Roger Murphy, General Manager for the following information: All buses contain lifts and placement for two wheelchairs. Service currently consists of nine buses with departures every two hours. Call 443-0826 for more information.

- **HUMBOLDT COUNTY ASSOCIATION FOR THE RETARDED:**

**Advanced Transportation Services (ATS)** provides transportation as a support service to all of HCAR's day programs, and recreation, as well as the provision of transportation for the clients of Redwoods United, Inc. Approximately 200 people are transported each month including transportation to special events. ATS provides approximately 23,000 service miles each month using a fleet of 15 vehicles. Many of the ATS vehicles have been acquired through federally funded Cal Trans grants. All drivers must be in possession of current certificates for CPR and first aid, a Class B Driver License, and have an exemplary driving record.

**Care-A-Van** provides transportation to the medically indigent in areas outside the Dial-a-Rise/Dial-a-Life territory. ATS receives primary funding through its designations as the Consolidated Transportation Service Agency (CTSA) of Humboldt County, with 20% matching funds supplied by the Care for the Poor Committee (Sisters of St. Joseph of Orange). CTSA is a federally funded program that is administered through state and local entities. This is a new program and is growing at a rapid rate.

Call 443-7077 for more information.

- **HUMBOLDT ACCESS PROJECT:** Call 445-8404 for possible transportation via volunteers (with advance notice). Call 445-8404 for more information.
- **REDWOOD UNITED CENTER:** Transportation provided to employees only with transportation area of McKinleyville to Rio Dell. Call 822-7070 for more information.



# APPENDIX H

## INTER - CITY COMPARISON OF 10 BASIC FEES September, 1992

	EUREKA	ARCATA	FORTUNA	RIO DELL
General Plan Amendment	\$ 700	\$ 558	\$ 350	\$ 260 + consultant fees
Zoning Reclassification	\$ 500.	\$ 558.	\$ 350	\$ 500 + consultant fees
Conditional Use Permit	\$ 325	\$ 331	\$130	\$ 177+ consultant fees
Variance \$ 177+ consultant fees		\$ 250	\$ 201	\$ 200
Design Review	\$ 90	\$ 95	\$ 30	N/A
Appeals \$ 94+ consultant fees		\$ 200	\$ 119	\$ 350
Subdivision Map	\$ 350	Minor: \$220	\$225 + \$25 / lot	\$ 228 + consultant fees
	(First 4 lots)-	Major: \$ 70/lot	\$350 + \$25 / lot	\$ 239 + consultant fees
	\$ 525	NTE 1,500		
	(5 or more lots)			
Lot Line Adjustment	\$ 175	\$ 154	\$ 200	\$122 + consultant fees
Street/Alley Abandonment	\$ 400	\$ 230	\$ 100	Actual Cost
Home Occupation Permit	\$ 25	0	0	\$ 16





## APPENDIX I

### GENERAL PLAN CONSISTENCY

One function of the Housing Element is to review the effectiveness of those other general plan elements which impact the housing market. This review has, for the most part, illustrated that the existing City plan meets the basic goal of providing for the development of diversified housing.

Although this element identifies portion of recent State legislation which the General Plan has not yet addressed (such land use policies regarding density bonuses) no internal inconsistencies regarding this element have been identified. Nor have the recommendation of this updated element created inconsistencies elsewhere since the goals and policies herein are primarily geared toward administrating programs pursuant to the other existing elements.



## APPENDIX J

### ASSISTED HOUSING UNITS AT RISK OF CONVERSION

Beginning in 1992 all jurisdictions Housing Elements are to include an analysis of subsidized multi-family housing units at risk of conversion to market rate housing. The studies are to cover a ten year period beginning with the date their statutory revision was due. For most jurisdictions in northern California, including Rio Dell, this was July 1, 1992.

A review of multiple family units within the city limits of Rio Dell confirmed the conclusion of the State Housing Policy Department, who upon request, reviewed the "Inventory of Subsidized Rental Units at Risk of Conversion", and found no unit in Rio Dell at risk. There was one exception to this finding. The City has three two unit duplexes which were rehabilitated under the City's CDBG Housing Rehabilitation Program and are slated to terminate their rent limitation agreement within the planning period. These units are listed below with their addresses, conversion dates and expectations as to whether they will actually convert. All of the units in question are in low income neighborhoods and the owners have no plans to sell or convert the units.

#### CDBG Rehabilitated Multi-Unit Rental at Risk of Conversion

<u>Address</u>	<u># Units</u>	<u>Expiration Date</u>	<u>Chances of Conversion</u>
460 Second Avenue	2	1995	poor
634 Pacific Avenue	2	1994	poor
242 First Street	2	2001	poor

Even though the loss of these units is not expected due to their location, if any of them did convert their loss would be more than mitigated by the eleven (11) currently unsubsidized units which are being rehabilitated under the City's current CDBG grant #91-STBG-529. They will begin operating under rent limitation agreements by the end of 1992.

Redwood Community Action Agency recently completed a market analysis of low income multi-unit rentals in the area for the purposes of submitting a HOME Grant application and found the per unit cost of purchase and rehabilitation of existing units to be approximately \$45,000 per unit and the creation of new units to run approximately \$60,000 per unit.





APPENDIX K

THE REPORT OF THE  
HUMBOLDT COUNTY HOMELESS  
TASK FORCE  
TO THE  
HUMBOLDT COUNTY BOARD OF SUPERVISORS  
MARCH 1991



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Executive Summary of the Report and  
Short and Long Term Recommendations

I. MAJOR CONCLUSIONS

- A. Most middle income residents of Humboldt County are a paycheck or two away from homelessness, especially if they are not protected by adequate life, health and accident insurance or supported by family or friends.
- B. There is much overlap between subgroups of the homeless who include: single women with children, families, veterans, physically and mentally ill, alcohol and drug dependents, victims of domestic violence, unemployable youth and those living on a minimum wage and the elderly.
- C. Homeless people are dying from alcohol poisoning, exposure, AIDS contracted from contaminated needles, and violent assault.
- D. There is a severe lack of sufficient affordable housing for low income residents of Humboldt County. The County could use 450 more housing units specifically set aside for low income people.
- E. Unemployment due to our transitioning economy has resulted in a skidding down the economic ladder for growing numbers of residents of our county.
- F. There are many good basic services that need better public/private coordination and cooperation. Supportive and stabilizing services need to be developed in the Eureka/Arcata area, McKinleyville/Orick area and in Southern Humboldt.

II. RECOMMENDATIONS

A. Short Term - in next 6 months

- 1. Appoint a County Homeless Coordinator in the County Administrative Office. The Homeless Coordinator would be initially responsible for implementing short-term recommendations and eventually long-term recommendations as determined by the Board of Supervisors. Involve a member of the Task Force in the selection process.
- 2. Facilitate the cooperation between public and private agencies serving the homeless.



3. To insure that information/referral and other services are created for the homeless, facilitated by the cooperation of public and private entities and the acquisition of funding for the development, siting and staffing of 24 hour shelter, support and self help centers in Eureka, Garberville and Arcata/McKinleyville. These centers would provide volunteer and peer support; scheduled professional services: e.g. information and referral, mental and public health services, social services, career development and job search services; and access to showers, locker space, child care, mail receipt, tools, etc.
4. Develop a community educational program and a consensual process to assist in enlisting the cooperation of the general public and especially neighbors of the centers, in creating programs that will assist the homeless.
5. Develop an eviction prevention and intervention program which would identify and assist low income people in danger of losing their homes. Work with community agencies serving this population and with the Real Estate Board and lending institutions to make a viable program possible.
6. Amend Resolution NO. 90-49 establishing the Task Force in order to add a representative and alternate from Southern Humboldt County to the membership of the Task Force to lead in exploring the particular needs of the rural homeless and in reporting back to the Board of Supervisors with recommendations.
7. Extend the mandate of the Humboldt County Homeless Task Force in order to provide information and contribute their diverse access to resources to the implementation of both the Short-term and Long-term recommendations.
8. Locate satellite Social Service centers with posted hours and days of operations in Southern Humboldt and the North East portion of the County. In this way, the requirement of centralized services will be reduced, thus reducing the influx of the homeless to Eureka while serving the needs of rural areas of Humboldt County.

B. Long Term - After 6 months

1. Facilitate the securing of funding for the development, siting and staffing of secure transitional facilities appropriate to different populations of the homeless for overnight stays and where services of longer duration may be provided.
2. Promote job training for the homeless, including remedial education where needed. Coordinate with the Greater Avenues for Independence (GAIN) Program. Work with community programs versed in ways of enhancing one's sense of self, and other rehabilitation programs to minimize the need for sanctioning of GR, AFDC and Food Stamp recipients and maximize chances of breaking the cycle of poverty.
3. Develop a family recovery program that addresses the nexus of issues of domestic violence, alcohol and other drug abuse, sexual molestation and homelessness so as to help them develop life-sustaining skills. Include a healthy parenting program that would subsequently bring the family back together so as to maximize the possibility of keeping families intact.
4. Support and coordinate the development of affordable housing for low income citizens, including multi-family, single family, and single room occupancy (SRO) units. Promote legislation on the local, state and federal levels to aid in the funding of these developments.
5. Promote legislation aimed at securing state funding for the General Relief Program and at equalizing payment levels of General Relief throughout the state.
6. Refer this report to the Humboldt County Planning Department and to all the cities in Humboldt County to use in the next updates of their Housing Elements. Work with concerned citizens in these constituencies to implement their updated plans.

## COMPOSITION OF THE TASK FORCE

### Officers:

Chair: Bonnie MacGregor  
Co-Chair: Robert Morelli  
Secretary: Winston Kavanaugh

### Members and their alternates (in parentheses):

Ken Binion, Wells Fargo Bank (Toni Heyer, Humboldt County Health Department)  
Jon Brooks, Eureka Redevelopment Agency (Debbie Israel)  
Stephanie Funch, Redwood Community Action Agency (Rev. Bill Thomas, Eureka Rescue Mission)  
Father Eric Duff, Faith Community (Rev. Hugh Goss, Eureka Ministerial Association)  
John Frank, Director, Dept. of Health and Social Services (Winston Kavanaugh)  
Bill Honsal, Eureka Police Department (Arnie Milsap)  
Captain Honsal replaced Debbie Israel, Eureka Community Development Department, later alternate to Jon Brooks  
Bonnie MacGregor, Humboldt County Coalition for Food and Housing (Ina Harris)  
Robert Morelli, Housing Authority of Humboldt County (Gayle Lampi)  
Harley Smith, Professional Property Management  
Roger Smith, Resco Construction Co. (Jim Baskin, City of Arcata)  
W.H. Stonewalker, Homeless person (Jane Horgan)  
Mr. Stonewalker replaced Debbie Mitek, homeless person  
Donna Wheeler, County Mental Health -- Kings View (Eep Boon Choi, Humboldt Access Project)

## I. INTRODUCTION

The Humboldt County Homeless Task Force was created by Board of Supervisors Resolution No. 90-49 on May 15, 1990. The Task Force has been meeting twice monthly on the first and third Wednesday in order to accomplish the charges upon it, which are:

1. To gather statistics and other information to help determine the extent of the homeless and the crisis in available housing;
2. To identify available resources that exist to serve homeless and marginally housed persons;
3. To devise strategies to address the needs of population groups affected by these crises, specifically:
  - a. The mentally ill
  - b. Homeless families
  - c. Single adults
  - d. The physically disabled
  - e. The elderly
  - f. Substance abusers
4. To prioritize strategies on the basis of short-term and long-term needs.
5. To create a time frame in which to implement the proposed strategies.

To accomplish these charges the Task Force, at its second meeting, set for itself the following goal:

The goal of the Homeless Task Force should be to bring to the Board of Supervisors short and long-term strategies that will address the needs of the homeless and marginally-housed residents of Humboldt County.

## II. WHO AND HOW MANY?

In order for the Task Force to identify the homeless in Humboldt County, it is necessary to define who the homeless are. The Task Force's definition is as follows:

Any persons listed within the



identified potential homeless as those individuals described in Section III, who because of circumstances find themselves without means to maintain a home. This could be the result of a number of single or inter-related causes. Homelessness results only after all personal resources have been exhausted, and when community resources for one reason or another, are no longer sufficient to maintain a subsistence standard of living.

In order to provide adequate, affordable housing for the community, it must be recognized that the homeless are comprised of both families and single individuals. Again, it is difficult to estimate precisely the number of homeless persons as evidenced by the difficulty recently encountered by the U.S. Census in enumerating this population. However, estimates provided by various public and private agencies indicate that there are approximately 1,200 homeless persons on any given day in Humboldt County. Among these homeless persons, the number of families with children has grown steadily.

The breakdown is as follows:

20 individuals - youth away from home  
700 individuals - comprised of 300 + families  
(figuring 2 + persons per family)  
500 individuals - comprised of 200 in Eureka and 300 in Humboldt County.

(250 addicted, 75 mentally ill, 75 other females;  
100 other males)

1,200 + total homeless persons in Humboldt County

### III. ELEMENTS LEADING TO HOMELESSNESS

#### A. Who are the Homeless

Potentially, anyone can be homeless. Most middle income Americans are a paycheck or two away from homelessness, especially if they are not protected by adequate life, health, and accident insurance or supported by family and community. Furthermore, it is extremely difficult to insure that the economy will support the current jobs available. There are, however, persons who are particularly susceptible to becoming homeless.

- Anyone on a fixed income such as those on Social Security or pensions, Supplementary Security Income (SSI), Aid to Families with Dependent Children (AFDC), General Relief, Veterans on pension, and those with AIDS are especially vulnerable.
- Persons working in industries that are resource dependent or seasonal, such as timber, fishing and tourism are also at risk if the season is especially bad or governmental regulations hamper those industries.
- Individuals working in minimum wage or low paying part-time jobs, especially those jobs with no benefits are among these who are the potential homeless. Jobs such as bank tellers, nurses aids, waitresses and waiters, janitors, entry level school teachers and social workers, housekeepers, retail clerks, general office clerical staff, gas station attendants, apprentice carpenters, newspaper reporters and bookkeepers are a sampling of those lower paying jobs.
- Anyone whose income falls below federal and state income definitions for low income are also vulnerable. There are over 27,000 people in Humboldt County living in poverty. These include, but are not limited to the following groups; self supporting students; adult dependents living at home after the age of 18 who are disabled; handicapped, developmentally disabled; the elderly; teenage parents; non-related household members (those living in friend's homes); people with AIDS; and those who are mentally handicapped who are qualified for SSI, but are not currently on the program. The Department of Housing and Urban Development uses these income limits in determining eligibility for low income housing.

	FAMILY SIZE		ANNUAL INCOME	
			VERY LOW	LOWER
1			\$11,100	\$17,750
2			\$12,700	\$20,300
3			\$14,250	\$22,800
4			\$15,850	\$25,350
5			\$17,100	\$26,950
6			\$18,400	\$28,500
7			\$19,650	\$30,150
8			\$20,900	\$31,700

• The final group of potentially homeless are those individuals who live an enhanced natural lifestyle which is best defined as those people who choose to live outside the dominant socio-political-economic structure. Usually able to fend for themselves, sickness, injury, or severe weather conditions may render them in need of shelter or other assistance.

## B. Subgroups of Homeless in Humboldt County

To facilitate understanding who the homeless are and approximately how many reside locally, subgroups have been defined. The subgroups are not homogeneous, but rather heterogeneous, and there is much overlapping between subgroups. The groups have been broken down as follows for simplification: single men and women, single women with children, families, alcoholics and drug addicts, and the mentally ill.

### Single Men and Women

Single able-bodied men and women are often homeless as a result of economic or social upheaval of some sort. Most often these persons are supported by General Relief. Other persons in this category receive unemployment benefits or low-income wages.

### Single Women with Children

Low income single women with children (especially with more than two children) who do not qualify for section 8 housing assistance find it extraordinarily difficult to find housing. Frequently, these women are on their own because of domestic violence or abandonment, and staying on the street subjects them to more of the same. Single men with children find themselves in the same problem situation in looking for housing.

### Families

Families with children are the fastest growing subgroup within the homeless population. It should be noted that on a national level, the majority of the homeless are children.

In Humboldt County we also see an increase in the number of families who are homeless.

Redwood Community Action Agency has provided



emergency shelter to 614 families in 1990. Youth Services Bureau sheltered 330 youth who sought shelter during 1990. The Eureka Rescue Mission's family section is almost always full.

Families are often the working poor who do not make enough money to provide basic necessities, i.e., food, clothing and shelter, especially in a tight housing market which often requires first and last month's rent and cleaning deposit before moving in (usually about \$1,000.) Also families are often affected by unemployment.

#### CASE STUDY - Family:

Tom, Sue and their two year old son, Matt, lived in a 2 bedroom apartment in Arcata. Tom lost his job as a cook, and Sue was forced to get a low paying job in a local children's clothing store. Tom and Sue soon began arguing due to the added stress. Tom kept promising Sue that he would soon get another job, but the students had returned to HSU, making for added competition for jobs. One night when Tom told Sue he was going to win the lottery and open his own business, she finally said, "be real and get a job tomorrow," and he hit her. That was the end of the marriage. She was barely able to pay the rent but was doing it. Soon the owner of the apartment building sold the building and the new owners raised the rent by \$75.00. The owner stated that he can do so as there is no rent control and he can easily get the increase in rent from student renters. Sue was forced to move. She did not have the deposits needed to secure a new apartment. She decided to move to a local campground to save money for the deposit. She never did. She was last seen leaving the area with Matt, hoping to find higher paying work and lower child care rates elsewhere so she could get a place. Recently, someone said they thought they saw her in a shelter near San Francisco.

#### Homeless Mentally Ill

According to various recent statistics, the homeless mentally ill represent one third of the homeless single person population. It is likely that this estimate is being rapidly approached in Humboldt County also.

This group includes persons who have been diagnosed with a major mental illness, such as: schizophrenia, bipolar disorder, depression, and/or those who have a history of psychiatric hospitalization. Usually, this population is receiving or is eligible for SSI benefits. Securing and maintaining housing and other services is difficult because of symptoms related to their disability i.e., inappropriate grooming, paranoia, lack of social skills, poor coping skills, loss of contact with reality, etc.



Also, the mentally ill population has demonstrated much difficulty utilizing available emergency shelters such as the Eureka Rescue Mission and RCAA, as they are not able to cope with the regime associated with such shelter facilities.

The result of having no specialized emergency housing is that, frequently, the client attempts to utilize the aforementioned existing housing services unsuccessfully and is soon forced to return to the streets. Monies allocated by the Bronzan bill to Humboldt County were decategorized in the summer of 1988 resulting in the closure of "Aurora House," the only emergency shelter for the homeless mentally ill in Humboldt County.

The Kings View - Humboldt Mental Health Homeless Program began in December of 1988 and served over 100 clients in the first year. The program continues to receive approximately 10 new referrals per month as well as providing limited services to 75 continuing clients who are homeless or at risk of becoming homeless.

Prior to deinstitutionalization, many of these persons would now be residents of State psychiatric hospitals. Humboldt County presently has access to only eight beds at Napa State Psychiatric Hospital. Also, the vacancy rate at Crestwood Manor and licensed adult residential care homes, used exclusively for mentally ill placements, is less than 2% at any given time and is most often secured only by referral from Humboldt County Public Guardian and/or Kings View - Humboldt Mental Health Continuing Care Services.

Contrary to popular belief, the majority of homeless mentally ill want adequate housing. Most homeless mentally ill will not involve themselves in treatment on a voluntary basis, so the number of mentally ill is surely much higher than caseload numbers indicate.

#### CASE STUDY - Homeless Mentally Ill:

When Phil was 16 his mother left him alone at the Eureka Greyhound Station with only \$20.00, and he hasn't seen her since. Phil soon became a dependent of the juvenile court and was placed in a foster home, where he was a quiet, well behaved adolescent. At 18 years of age, he was no longer a dependent of the court and had gotten a job at the Red Lion as a dishwasher. He had his own small apartment in Old Town - Eureka. At the age of 21, Phil was fired. The reason he was fired is that Phil experienced a dramatic decrease in his level of functioning; he became paranoid and experienced auditory hallucinations--"space aliens that are bad." He isolated himself in his apartment, could not sleep at night due to "voices", did not go to work, and saved all his garbage in the middle of his floor. Of course he did not pay rent or apply for unemployment or disability payments. Phil was evicted and soon joined the ranks of the homeless mentally ill.

#### ALCOHOLICS AND DRUG ADDICTS

Abused substances play a role in leading people into homelessness but also may be used to soften the rigors of the homeless life. Mixed drug use is recently adding confusion to the picture. Presently in Humboldt County, alcohol, methamphetamine and heroin seems to be the most frequently used drugs within the homeless population. Community programs reports 57 ongoing clients who are in treatment. All are supported by General Relief. Involvement in an alcohol/drug rehabilitation program available at no charge to the General Relief recipient, is required of all persons receiving General Relief who suffer a disability due to substance abuse as diagnosed by a physician. These homeless drug abusers are often in and out of the county jail and are prone to impulsive acts. Additionally, there is evidence of an increase in the number of homeless substance abusers with AIDS.

Alcohol Care Services provides social DTOX services, a 1-5 day stay, and report a significant number of clientele as being homeless. During the first year of operation the detoxification center served ninety-five homelessness transient person. Center staff have determined by personal contact that twenty-five of the above persons who have completed detox are now clean and sober, some for who have up to ten months. Many are employed or in school for rehabilitation.

Based on an estimated annual cost of \$30,000 to maintain an alcoholic/addict on the streets, i.e.: welfare, hospitalization, medication, police calls, judicial system, incarcerations, social services, detoxification, the cost to taxpayers is (25 x \$30,000) \$750,000. The annual cost to operate the detox center is \$180,000.

Therefore, the estimated annual saving to the taxpayers for 26 percent of the homeless served was \$570,000.

### CASE STUDY - Alcoholics and Drug Addicts:

Jim was born and raised in Colorado in a middle class intact family. He graduated from high school and was a popular boy. He worked as a furniture person and was engaged to be married. He joined the Army, was sent to Germany, and, while there, became involved with drugs. He was discharged honorably but with a drug addiction. Jim reports that many began "using" in the Army.

Upon return home, his substance use got in the way of old relationships. His fiancée left him. He left the area, and, after working numerous odd jobs in various parts of the country and getting fired due to substance abuse related causes, he finally gave up trying to work while in Eureka. That was ten years ago. Jim supports himself by picking up aluminum cans by day and cashing them in for wine at night. He sleeps by the bay at night. Jim would like a residence but states he cannot deal with the system to get entitlement benefits. His mood is apathetic but pleasant and the only time he sleeps inside is when he is arrested for being drunk in public. He often has scabies. He says he isn't mad that he is homeless but that it sure gets cold and wet at 4 a.m. in town. All he wants is to be sure he has enough money for a cup of coffee at a local restaurant that gives the most refills. He eats one time at Saint Vincent's free meal and is able to shower much less frequently.

When I see Jim, he always brings me a flower or some trinket he found on his journeys. With the little he has, he seems to share so much with others.

### C. Summary:

#### POTENTIAL HOMELESS

- a. anyone on fixed incomes
- b. seasonal workers
- c. resource dependent: forestry, fishing, contractors
- d. entry level service
- e. anyone with income below the poverty level:
  - (1) students
  - (2) people living with relatives
  - (3) teenage parents
  - (4) non-related household members
  - (5) enhanced natural life-style: people who choose to live outside the dominant socio-political and economic structures.
- f. those who suffer domestic violence



#### IV. FACTORS CONTRIBUTING TO HOMELESSNESS

##### A. Economic Trends

In the past the United States was a technological pioneer; the inventor of the revolution of steel and mass production as well as the electronics revolution. After World War II, we enjoyed full employment and a prosperity that seemed as if it would last forever. The unemployment figures were four percent rising slightly during periodic recessions. The 1974-1975 recession saw unemployment rise to eight percent. By 1980 the figure remained between seven to eight percent but the recession of 1982 brought the figures to eleven percent. The accepted figure is now about eight percent, meaning ten million out of work, even in good times. This figure does not include all the unemployed and underemployed. Persons who are employed part time and those who have given up looking for work are not included. If these persons were included we could add another million or so to the statistical ranks of the unemployed.

The changes that are taking place in the job market, as substantiated by our unemployment figures, tell something radically different about work and joblessness than ever before. No longer is it only cyclical unemployment. Part of the problem is long term, stemming from automation, technology, the obsolescence of job skills, foreign competition and the rise of the multinational corporation. All of these factors, along with a baby boom generation and more women entering to compete in the job market, add to the reasons of high unemployment which contributes to homelessness.

The rapid changes that are occurring in our economic structure have been classified by many as a revolution, a post-industrial revolution, which runs parallel with the United States decline in hegemony in the world market. In less than fifteen years, America went through a decline and remains economically weak.

The trend toward a service oriented economy has replaced skilled jobs which traditionally are higher paid with minimum wage service jobs. If a family of three must survive on minimum wage, which translates to \$ 152 - \$170 per week, it would not be difficult for a major illness, accident, or other personal catastrophe to render the family homeless. Once homeless, the greatest barrier to securing permanent housing is the requirement of up-front cash for the first and last month's rent and security



(cleaning) deposit. This very often reaches \$1,000 which could never be saved by a minimum wage earning family whose entire income is used for the bare necessities of life.

These changes are having major effects on workers in all of our major industries, including steel, automobiles, textiles, agriculture and even high technology.

#### B. Lack of Affordable Housing

In Humboldt County there is a shortage of housing available for low-income persons. The first and foremost problem is the lack of sufficient affordable housing that keeps up with the ever changing market conditions. As evidence to this, the Eureka and Humboldt County Housing Authorities have a waiting list nearing 800 families and individuals.

In the Fall of 1990, Humboldt State University had a record enrollment of 7,500 to 7,600 students with plans to increase student housing by only 48 units. Last fall, the student population grew by 577 students and a second large increase is expected this fall. This places the burden of providing student housing on the existing housing stock, which is not keeping up with the demand and provides landlords an opportunity to charge higher rents for fewer dwelling units. Traditionally students have financial help from their parents, and, in many cases, they share housing with other students, therefore, increasing their ability to pay higher rents. Lower income people suffer since they cannot compete with these market conditions.

In addition to the increasing student population, the local housing market has experienced a surge in home purchasing by investors and retirees from out of the area. Lured by the area's lifestyle and lower real estate prices, these individuals can sell their properties in Southern California at very high prices and purchase an equal or better home in Humboldt County for a third to half the price. The remaining proceeds from the sale of their former properties are then invested to augment their retirement income.

The investment in rental properties both commercial and residential in the downtown portions of Eureka and Arcata has resulted in most of the inexpensive single room occupancy residential hotel rooms being rehabilitated and requiring higher rents than many of the traditional residents on fixed incomes can afford. This phenomenon, known as gentrification, is a double edged sword in that on one the hand dilapidated buildings are being upgraded

thus eliminating blight, but shelter for those persons who are the lowest of the low income are being reduced with no adequate numbers of replacement housing being created.

Since 1980, the federal support for housing has been cut by 82 percent. This loss has been exacerbated by the expiration of previously funded federal housing subsidies to private and non-profit entities. With these federal policies, the results have been the reduction of the available public housing stock through sale and neglected deferred maintenance, resulting in

- no new public housing being constructed with federal dollars to replace those lost or to keep up with the increased number of low income families;
- a cutback in the number of programs offered;
- and no appropriate increase in rental subsidy dollars to keep up with the demand.

In addition to reductions in low income housing, the Federal Government in the 1986 Tax Reform Act, rescinded the tax advantages directly related to providing housing with low rents. Now, for investors and landlords to realize a profit on their investment, rents must be adjusted higher, instead of the owner taking a loss and reaping a tax benefit.

#### C. Deinstitutionalization

The closure of the State mental institutions has contributed to the homeless problem. In California, state hospital beds dropped from 37,000 in 1960 to 5,000 in 1983. Many of the former patients were released to the streets to compete for available local programs. Those who cannot get on these programs are often left "out in the cold."

#### D. The Effect of Unemployment

Unemployment is believed to be a major cause of homelessness. Unemployment caused by our transitioning economy such as a layoff due to closure of many small businesses and factories, also the decrease in the number of resource dependent jobs which pay above average wages with the increase in low paying, usually service related jobs, has resulted in a skidding down the economic ladder, pushing those at the bottom rung out of the job

market. Humboldt County may soon experience an exacerbation of this phenomenon with the plethora of problems which the timber industry is experiencing.

A correlation does seem to exist between high unemployment rates and the number of people seeking assistance from shelter providers.

#### E. Breakdown of Traditional Social Structures

Lastly, the other factors such as catastrophic illness or accident, the death of the breadwinner, broken families which are generally comprised of single women with children and the elderly who live on a fixed income have greatly increased the numbers of homeless. Domestic violence is often a factor in broken families. Spousal and child abuse situations put families into a state where children are not being given self-help and independent living skills, good coping mechanisms nor a sense of being worth while. The consequences of years of hopelessness and powerlessness leads to a disassociation that takes place whereby people emotionally "check out" and become extremely vulnerable.

In abusive families there is frequently a high degree of sexual molestation and alcohol and other drug abuse all forming a nexus which, because it is a growing child what learns, then frequently becomes the child's behavior in his/her adult life.

Disassociation may also result from the psychological traumas of war. It is estimated that 40%-60% of homeless men are psychologically wounded veterans.

With the increase in life span made possible by advances in health and medical research, combined with the rise in population, Humboldt County like all other communities, can expect growing numbers of frail elderly people. Current available low-income housing designated for the elderly already has long waiting lists. If we are not to resort to prematurely institutionalizing people simply to keep them sheltered, we must create more appropriate, affordable housing. And, with health care costs rising astronomically and consuming great proportions of older people's already limited income, growing numbers of these older citizens will be living on very little.

The reality of this is that if these families and individuals cannot afford the ever increasing cost of market rate housing, and are not lucky enough to receive housing assistance which is currently being utilized to its maximum, they will become homeless.



## F. Centralized Services

One of the strongest community objections towards homelessness is the visibility of homeless persons who congregate in such places as Old Town Eureka and the Department of Social Services. Business persons who work and have their businesses located in the Old Town, and downtown Eureka areas are especially sensitive to this phenomenon. It should be noted, however, that the visibility of homeless in other communities in the County is not as prevalent as in Eureka even though homelessness exists within those areas. The Task Force recognizes this is due, in large part, to the centralization of services provided by county, state, and Federal agencies within the County Seat. As an example, all homeless recipients of General Relief must come to Eureka to receive their aid. Many of these individuals who arrive from the rural areas must make an overnight stay and while waiting to receive their assistance, will most likely congregate with their acquaintances in public places near the source of their services. Additionally, these overnight visits to Eureka will, in most cases, require that the individuals stay in a motel room which, in effect, reduces the amount of assistance available to subsist on.

One solution offered, is to locate satellite Social Service centers with limited hours and days of operations in Southern Humboldt and the North East portion of the County. In this way, the requirement of centralized services will be eliminated, thus reducing the influx of the homeless to Eureka.

## V. REVIEW AND ANALYSIS OF RESOURCES FOR THE HOMELESS

Numerous resources are and have been available to assist the Homeless. Local government has and continues to assume its share of responsibility for homeless as have local not-for-profit entities. The faith community has long concerned itself with the needs of the less advantaged among us and now is seeking new and innovative ways to better serve the homeless. Nevertheless, however well constructed the safety net may be, it does have its holes through which inevitably some person or persons will fall.

There are also some ways in which services are provided that create problems in themselves. For example, homeless people must travel to Eureka to apply for and receive General Relief Assistance, AFDC and Food Stamps; General Relief Emergency Assistance is provided in small portions spread out over the first month; and if someone is sanctioned for not following requirements for General Relief and lose their benefits, they also may lose their Food Stamps, thus leaving them without any



support. Ways need to be found to decentralize the dispersement of these benefits and to give some relief to both the recipients and staff in the Eureka based Department of Social Services.

The following are known resources to help homeless and houseless persons and families:

A. Government Programs:

1. Aid to Families with Dependent Children (AFDC):

- a. The AFDC Homeless Assistance Special Need is available to apparently eligible homeless families and provides cash payments for both limited temporary shelter, i.e. in a motel, and for permanent shelter, including last month's rent, security deposits and utility deposits. Welfare and Institution Code Section 11450 (f) (2) and Manual of Policies and Procedures, Section 44-211.5 et seq. define homelessness for AFDC purposes and associated eligibility requirements.
- b. The program is funded primarily by the Federal and State governments with a County cost of about 5.6% ; over 300 families are assisted each month with an annual expenditure of over \$1.5 million.

2. Special Circumstances

- a. Special Circumstances benefits are available to recipients of State Supplemental Program (SSP). Among its benefits is payment of up to \$750 to aid in the purchase of a home and to prevent foreclosure. Special circumstances benefits, can also be used to pay for temporary housing for eligible homeless persons as well as for moving expense
- b. Benefits are 100% State funded; Humboldt County's allocation for FY 90/91 is \$119,036.

3. General Relief (GR)

- a. GR processes all homeless applications the day received. Emergency grants of \$100 or vouchers for rent are available to eligible persons. In December, 1990, of 249 total applications for GR, 55 were determined apparently eligible for emergency homeless assistance from GR. In order to receive emergency homeless assistance, an applicant must be a resident of Humboldt

County as evidenced by a drivers license with local address, a local work history, etc. and meet basic GR eligibility requirements.

- b. The GR program is 100% County funded. \$60,000 is budgeted to assist homeless GR recipients with last month's rent, security deposits, etc. to an annual maximum of \$200 per case. General Relief serves over 400 persons monthly.

B. Other Programs

1. Humboldt Women for Shelter (HWS) can meet the Emergency Housing Needs of victims of domestic violence from one to three days if the woman is in immediate danger. HWS receives funding from a variety of sources, including the Domestic Violence Trust Fund which is funded from a surcharge on marriage license fees.
2. Youth Services Bureau can aid runaways.
3. Redwood Community Action Agency (RCAA) shelters families (up to 21 persons) at its Bridge House.
4. The Eureka Rescue Mission shelters over 50 persons nightly.
5. The facilities that serve substance abuses, although not strictly for the homeless, provide numerous beds for substance addicted persons.
6. Mental Health provides inpatient out-patient services.
7. The Department of Health can provide needed medical ancillary services such as lice treatment.
8. The Open Door Clinic in Arcata and Eureka provides medical services and assists homeless in applications for medical.
9. Dr. Wendy Ring provides free medical service to homeless people every Friday outside the Rescue Mission as well as in Fortuna, Rio Dell, and Klamath.
10. General Hospital has a dental clinic.
11. The Food Banks provide food for homeless and other needy persons.

### C. Analysis

1. There is a need to inform the community and service agencies of these resources. Furthermore, coordination of service, both governmental and private is needed. Ideally, the coordinating entity should not be one of the service providers to enable an objective analysis to be made. This precludes obvious choices such as RCAA and DSS. Because of its funding sources, DSS is unable to take the lead in providing this service. The need for cost effectiveness precludes establishing a new independent agency. Furthermore, the coordinating agency must be privy to the availability of government funding. Possibly, a Homeless Coordinator position could be established in the County Administrative Office, or be hired as a consultant.

2. There is a need for an interim facility for singles and couples offering transitional shelter and ancillary services to those who are ineligible for governmental aid (AFDC, GR) and who cannot stay at the Rescue Mission.

In addition, since the GR program is 100% county funded, it would be to the County's best interest to coordinate with other federal and state agencies (Social Security, SSI) at this facility to secure permanent assistance. This would reduce the dependence on local aid and stabilize individuals' and families' incomes so that more permanent forms of housing may be sought.

3. There is a need for a Traveler's Aide Society or other service facility in Humboldt County to assist transient persons who are temporarily homeless.
4. Centers need to be created in the Garberville/Redway and in the Arcata/McKinleyville area that can provide shelter and supportive services to homeless and potentially homeless individuals and families. Just as Eureka needs a place where people can shower, launder and store their goods, receive mail, get medical assistance, find child care, get help applying for SSI or AFDC, and be supported with skill development to seek jobs, etc, so do these other communities. Working with non-profit and other public agencies, we can give these centers service support without having to duplicate efforts. Each community can make best use of local resources: human and financial, and it will take the pressure



off the Eureka Old Town area as a gathering place while people are in town to collect their checks. The provision of professional services would need to be coordinated on a county-wide basis.

5. The real problem is the lack of low cost housing which is evidenced by the average wait of up to 18 months for Housing Assistance under the Housing Authority's Programs and the low vacancy rate for rentals in Humboldt County. Only half of those receiving assistance under the Section 8 Rental Assistance Program actually find suitable housing units due to the unavailability of housing that meet program requirements. It is estimated that Humboldt County could use a minimum of 450 more low cost housing units to aid those currently on the waiting list.

The problem boils down to the lack of traditional funding resources and the need for an Article by Referendum vote to allow publically assisted housing to be constructed.

It is recognized this need cannot be met by any single agency, committee or Task Force, but rather concerted effort of public and private developers along with the commitment by the Board of Supervisors of support. This support could be in the form of land write downs, building fee waivers, density bonuses, seeking State and Federal Housing and Redevelopment Funds and lobbying for legislation at the State and Federal level to develop the impetus and funding needed.

6. Humboldt County's General Relief program may be attracting transient homeless persons. Attempts should be made to obtain partial state funding for the program and to equalize payment levels statewide.

## VI. RESOURCE DEVELOPMENT

Although the Task Force received information and testimony re: available funding to aid the homeless, e.g. Federal McKinney Homeless Assistance Act money, the complexity of the matter is such that application for such funds should be left to the Homeless Coordinator, once the position is available.



## VII. RECOMMENDATIONS

### A. Short Term - in next 6 months

1. Appoint a County Homeless Coordinator in the County Administrative Office. The Homeless Coordinator would be initially responsible for implementing short-term recommendations and eventually long-term recommendations as determined by the Board of Supervisors. Involve a member of the Task Force in the selection process.
2. Facilitate the cooperation between public and private agencies serving the homeless.
3. To insure that information/referral and other services are created for the homeless, facilitate the cooperation of public and private entities and the acquisition of funding for the development, siting and staffing of 24 hour shelter, support and self help centers in Eureka, Garberville and Arcata/McKinleyville. These centers would provide volunteer and peer support; scheduled professional services: e.g. information and referral, mental and public health services, social services, career development and job search services; and access to showers, locker space, child care, mail receipt, tools, etc.
4. Develop a community educational program and a consensual process to assist in enlisting the cooperation of the general public and especially neighbors of the centers, in creating programs that will assist the homeless.
5. Develop an eviction prevention and intervention program which would identify and assist low income people in danger of losing their homes. Work with community agencies serving this population and with the Real Estate Board and lending institutions to make a viable program possible.
6. Amend Resolution NO. 90-49 establishing the Task Force in order to add a representative and alternate from Southern Humboldt County to the membership of the Task Force to lead in exploring the particular needs of the rural homeless and in reporting back to the Board of Supervisors with recommendations.
7. Extend the mandate of the Humboldt County Homeless Task Force in order to provide information and

contribute their diverse access to resources to the implementation of both the Short-term and Long-term recommendations.

8. Locate satellite Social Service centers with posted hours and days of operations in Southern Humboldt and the North East portion of the County. In this way, the requirement of centralized services will be reduced, thus reducing the influx of the homeless to Eureka while serving the needs of rural areas of Humboldt County.

B. Long Term - After 6 months

1. Facilitate the securing of funding for the development, siting and staffing of secure transitional facilities appropriate to different populations of the homeless for overnight stays and where services of longer duration may be provided.
2. Promote job training for the homeless, including remedial education where needed. Coordinate with the Greater Avenues for Independence (GAIN) Program Work with community programs versed in ways of enhancing one's sense of self, and other rehabilitation programs to minimize the need for sanctioning of GR, AFDC and Food Stamp recipients and maximize chances of breaking the cycle of poverty.
3. Develop a family recovery program that addresses the nexus of issues of domestic violence, alcohol and other drug abuse, sexual molestation and homelessness so as to help them develop life-sustaining skills. Include a healthy parenting program that would subsequently bring the family back together so as to maximize the possibility of keeping families intact.
4. Support and coordinate the development of affordable housing for low income citizens, including multi-family, single family, and single room occupancy (SRO) units. Promote legislation on the local, state and federal levels to aid in the funding of these developments.
5. Promote legislation aimed at securing state funding for the General Relief Program and at equalizing payment levels of General Relief throughout the state.

6. Refer this report to the Humboldt County Planning Department and to all the cities in Humboldt County to use in the next updates of their Housing Elements. Work with concerned citizens in these constituencies to implement their updated plans.

VIII. CONCLUSION

The Members of the Task Force appreciate the concern the Humboldt County Board of Supervisors expressed by forming the Task Force. The information contained in this report substantiates the need for that concern and offers recommendations for breaking the cycles that perpetuate homelessness. By uniting the public and private sector and communities throughout the county in working on implementing these suggestions, we believe that there is a way to share the responsibility. By acting quickly and cooperatively we can stave off the greater expenses, financial and human, that will result if we let the forces creating homelessness continue.

We look forward to working closely with the Board as you add your own wisdom and concerns to finding the best ways to assist in alleviating the problems of the homeless in Humboldt County.



ADDENDUM

## I. LEGAL CONSTRAINTS

Among the laws that impact the homeless are those in the Eureka Municipal Code and the State of California Welfare and Institutions Code.

### A. The following are excerpts from the Welfare and Institutions Code:

#### § 17000. Persons to whom duty extends

Every county and every city and county shall relieve and support all incompetent, poor, indigent persons, and those incapacitated by age, disease, or accident, lawfully resident therein, when such persons are not supported and relieved by their relatives or friends, by their own means, or by state hospitals or other state or private institutions.

#### § 17001. Standards of aid and care

The board of supervisors of each county, or the agency authorized by county charter, shall adopt standards of aid and care for the indigent and dependent poor of the county or city and county.

#### § 17100. State and county residence required

Except as otherwise provided in this chapter, a person, in order to be entitled to aid, shall be a resident of the state and of the county wherein application is made.

#### § 17101. What constitutes residence

The residence is the place where one remains when not called elsewhere for labor or other special or temporary purpose, and to which he returns in seasons of repose.

### B. The following are excerpts from the Eureka Municipal Code.

Chapter 2. Camping, auto trailers and house trailers

VI. AFDC HOMELESS ASSISTANCE

The following are copies of Welfare Institutions Code, Section 11450 (f) (2) and Manual of Policies and Procedures, Section 44-211.5 et seq..

*(see other side)*

t as income or paid pursuant to  
al to the sums specified in the  
g increases pursuant to Section

Maximum

aid

\$258

424

526

625

713

802

880

959

1,036

1,114

United States government increases  
ce of needy children in this state  
1, 1972, the amounts specified in  
reased by an amount equal to that  
tes government, provided that no  
subsequent adjustment pursuant to

needy child qualified for aid under  
grant mother in the amount which  
as specified in subdivision (a), if the  
qualified for aid under this chapter.  
ired as a condition of eligibility for

per month shall be paid to pregnant  
sion (a) or (b) to meet special needs  
er, and child, if born, would have  
bounty welfare departments shall refer  
on to a local provider of the Women,  
payment to pregnant mothers quali-  
nsidered income under federal law in  
nents under this subdivision shall not  
vision (a), except for the month in  
three-month period immediately prior  
ipated, if the mother, and the child if  
r this chapter.

nder this chapter, there shall be paid,  
xempt as income, an amount of aid  
e child's income, is equal to the rate  
2, 11462.1, or 11463. In addition, the  
i, as specified in departmental regula-

le under subdivision (a) and Section  
) receive an allowance for recurring

special needs not common to a majority of recipients. These recurring  
special needs shall include, but not be limited to, special diets upon the  
recommendation of a physician for circumstances other than pregnancy, and  
unusual costs of transportation, laundry, housekeeping service, telephone,  
and utilities. The recurring special needs allowance for each family per  
month shall not exceed that amount resulting from multiplying the sum of  
ten dollars (\$10) by the number of recipients in the family who are eligible  
for assistance.

(f) After a family has used all available liquid resources, both exempt and  
nonexempt, in excess of one hundred dollars (\$100), the family shall also be  
entitled to receive an allowance for nonrecurring special needs.

(1) An allowance for nonrecurring special needs shall be granted for  
replacement of clothing and household equipment and for emergency  
housing needs other than those needs addressed by paragraph (2). These  
needs shall be caused by sudden and unusual circumstances beyond the  
control of the needy family. The department shall establish the allowance  
for each of the nonrecurring special need items. The sum of all nonrecurring  
special needs provided by this subdivision shall not exceed six hundred  
dollars (\$600) per event.

(2) Homeless assistance is available to a homeless family seeking shelter  
when the family is eligible for aid under this chapter. Homeless assistance  
for temporary shelter is also available to homeless families which are  
apparently eligible for aid under this chapter. Apparent eligibility exists  
when evidence presented by the applicant or which is otherwise available to  
the county welfare department and the information provided on the applica-  
tion documents indicate that there would be eligibility for aid under this  
chapter if the evidence and information were verified. However, an alien  
applicant who does not provide verification of his or her eligible alien status,  
or a woman with no eligible children who does not provide medical  
verification of pregnancy, is not apparently eligible for purposes of this  
section.

A family is considered homeless, for the purpose of this section, when the  
family lacks a fixed and regular nighttime residence; or the family has a  
primary nighttime residence that is a supervised publicly or privately  
operated shelter designed to provide temporary living accommodations; or  
the family is residing in a public or private place not designed for, or  
ordinarily used as, a regular sleeping accommodation for human beings.

(A) A nonrecurring special need of thirty dollars (\$30) a day shall be  
available for up to three weeks to families for the costs of temporary shelter.  
County welfare departments may increase the daily amount available for  
temporary shelter to large families as necessary to secure the additional bed  
space needed by the family. This special need shall be granted or denied  
immediately upon the family's application for homeless assistance. The  
three-week limit shall be extended one week based upon good cause or other  
circumstances defined by the department. Good cause shall include, but is  
not limited to, situations in which the county welfare department has  
determined that the family, to the extent it is capable, has made a good faith  
but unsuccessful effort to secure permanent housing within the three week  
limit.

(B) A nonrecurring special need for permanent housing assistance is avail-  
able to pay for last month's rent and security deposits when these paymen-  
are reasonable conditions of securing a residence.



Sec. 5-2.01. Camping: Permit required.

It shall be unlawful for any person to camp on any public or private land in the City, whether the same shall be enclosed or unenclosed, without first having procured a permit from the Health Officer authorizing such person to camp on the premises; provided, however, the Health Officer may grant permits to public or private camp grounds, the sanitary arrangements of which have been approved by him, authorizing any and all persons to camp therein or thereon.  
(\$ 1, Ord. 943)

Sec. 5-2.02. Camping permit: Posting.

Camping permits shall be posted in a conspicuous place on the premises at all times while camping takes place thereon.  
(\$ 2, Ord. 943)

Sec. 5-2.03 Camping: Enforcement of provisions.

The Health Officer and all police officers are hereby charged with the enforcement of the camping provisions of this chapter. (\$ 4, Ord. 943)

Sec. 5-2.04. House trailers

It shall be unlawful for any person to use a house trailer, trailer, semi-trailer, truck or other movable structure for habitation within the City except in a duly established auto camp. (\$ 1, Ord. 2418)

Chapter 4. Disorderly Conduct

Sec. 4-4.02. Sleeping in public.

It shall be unlawful and an infraction for any person to lie or sleep on any sidewalk, street, alley, or other public place in the City.  
(\$ 2. Ord. 317; \$ 1. Ord. 363-C.S.)

C. Right to be left alone.

Peace officers shall recognize that our society holds the freedom of the individual as a paramount precept which shall not be infringed upon without just, legal, and necessary cause. Eureka Police Department Canons of Police Ethics, Canon 5.

"Vagrancy is NOT a crime

1. (Inability to support oneself financially)
2. Vagrancy laws have been unconstitutional for almost 20 years.

"Loitering" generally is NOT a crime

1. (Wandering about with no apparent reason or business).
2. California's general "loitering law" was declared unconstitutional in 1983.

D. According to Municipal and County Codes and Ordinances, it is illegal to sleep in a public place, whether in a car, trailer, tent, or outside. This essentially makes homelessness a punishable offense. Therefore, policies need to be established guiding the enforcement of these codes and ordinances.

65584. (a) For purposes of subdivision (a) of Section 65583, the share of a city or county of the regional housing needs includes that share of the housing need of persons at all income levels within the area significantly affected by a general plan of the city or county. The distribution of regional housing needs shall, based upon available data, take into consideration market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, the loss of units contained in assisted housing developments, as defined in paragraph (8) of subdivision (a) of Section 65583, that changed to non-low-income use through mortgage prepayment, subsidy contract expirations, or termination of use restrictions, and the housing needs of farmworkers. The distribution shall seek to reduce the concentration of lower income households in cities or counties which already have disproportionately high proportions of lower income households. Based upon data provided by the Department of Finance, in consultation with each council of government, the Department of Housing and Community Development shall determine the regional share of the statewide housing need at least two years prior to the second revision, and all subsequent revisions as required pursuant to Section 65588. Based upon data provided by the department relative to the statewide need for housing, each council of governments shall determine the existing and projected housing need for its region. Within 30 days following notification of this determination, the department shall ensure that this determination is consistent with the statewide housing need. The department may revise the determination of the council of governments if necessary to obtain this consistency. The appropriate council of governments shall determine the share for each city or county consistent with the criteria of this subdivision and with the advice of the department subject to the procedure established pursuant to subdivision (c) at least one year prior to the second revision, and at five-year intervals following the second revision pursuant to Section 65588. The council of governments shall submit to the department information regarding the assumptions and methodology to be used in allocating the regional housing need. As part of the allocation of the regional housing need, the council of governments, or the department pursuant to subdivision (b), shall provide each city and county with data describing the assumptions and methodology used in calculating its share of the regional housing need. The department shall submit to each council of governments information regarding the assumptions and methodology to be used in allocating the regional share of the statewide housing need. As part of its determination of the regional share of the statewide housing need, the department shall provide each council of governments with data describing the assumptions and methodology used in calculating its share of the statewide housing need. The councils of governments shall provide each city and county with the department's information.

(b) For areas with no council of governments, the department shall determine housing market areas and define the regional housing need for cities and counties within these areas pursuant to the provisions for the distribution of regional housing needs in subdivision (a). Where the department determines that a city or county possesses the capability and resources and has agreed to accept the responsibility with respect to its jurisdiction for the identification and determination of housing market areas and



regional housing needs, the department shall delegate this responsibility to the cities and counties within these areas:

(c) (1) Within 90 days following a determination of a council of governments pursuant to subdivision (a); or the department's determination pursuant to subdivision (b), a city or county may propose to revise the determination of its share of the regional housing need in accordance with the considerations set forth in subdivision (a). The proposed revised share shall be based upon available data and accepted planning methodology, and supported by adequate documentation.

(2) Within 60 days after the time period for the revision by the city or county, the council of governments or the department, as the case may be, shall accept the proposed revision, modify its earlier determination, or indicate, based upon available data and accepted planning methodology, why the proposed revision is inconsistent with the regional housing need.

(A) If the council of governments or the department, as the case may be, does not accept the proposed revision, then the city or county shall have the right to request a public hearing to review the determination within 30 days.

(B) The city or county shall be notified within 30 days by certified mail, return receipt requested, of at least one public hearing regarding the determination.

(C) The date of the hearing shall be at least 30 days from the date of the notification.

(D) Before making its final determination, the council of governments or the department, as the case may be, shall consider comments, recommendations, available data, accepted planning methodology, and local geological and topographic restraints on the production of housing.

(3) If the council of governments or the department accepts the proposed revision or modifies its earlier determination, the city or county shall use that share. If the council of governments or the department grant a revised allocation pursuant to paragraph (1), the council of governments or the department shall ensure that the current total housing need is maintained. If the council of governments or department indicates that the proposed revision is inconsistent with the regional housing need, the city or county shall use the share which was originally determined by the council of governments or the department.

(4) The determination of the council of governments or the department, as the case may be, shall be subject to judicial review pursuant to Section 1094.5 of the Code of Civil Procedure.

(5) The council of governments or the department shall reduce the share of regional housing needs of a county if all of the following conditions are met:

(A) One or more cities within the county agree to increase its share or their shares in an amount which will make up for the reduction.

(B) The transfer of shares shall only occur between a county and cities within that county.

(C) The county's share of low-income and very low income housing shall be reduced only in proportion to the amount by which the county's share of moderate- and above moderate-income housing is reduced.

(D) The council of governments or the department, whichever assigned the county's share, shall have authority over the approval of the proposed reduction, taking into consideration the criteria of subdivision (a) of Section 65584.



(6) The housing element shall contain an analysis of the factors and circumstances, with all supporting data, justifying the revision. All materials and data used to justify any revision shall be made available upon request by any interested party within seven days upon payment of reasonable costs of reproduction unless the costs are waived due to economic hardship.

(d) (1) Except as provided in paragraph (2), any ordinance, policy, or standard of a city or county which directly limits, by number, the building permits which may be issued for residential construction, or which limits for a set period of time the number of buildable lots which may be developed for residential purposes, shall not be a justification for a determination or a reduction in the share of a city or county of the regional housing need.

(2) Paragraph (1) does not apply to any city or county which imposes a moratorium on residential construction for a set period of time in order to preserve and protect the public health and safety. If a moratorium is in effect, the city or county shall, prior to a revision pursuant to subdivision (c), adopt findings which specifically describe the threat to the public health and safety and the reasons why construction of the number of units specified as its share of the regional housing need would prevent the mitigation of that threat.

(e) Any authority to review and revise the share of a city or county of the regional housing need granted under this section shall not constitute authority to revise, approve, or disapprove the manner in which the share of the city or county of the regional housing need is implemented through its housing program.

(f) A fee may be charged interested parties for any additional costs caused by the amendments made to subdivision (c) by Chapter 1684 of the Statutes of 1984 reducing from 45 to seven days the time within which materials and data shall be made available to interested parties.

(g) Determinations made by the department, a council of governments, or a city or county pursuant to this section are exempt from the provisions of the California Environmental Quality Act, Division 13 (commencing with Section 21000) of the Public Resources Code.



## Definitions of Income Groups

The income limits for a four-person household in Humboldt County are the following:

Very Low Income            Income not exceeding 50% of area median family income.

Other Lower Income        Income between 50% and 80% of area median family income.

Moderate Income           Income between 80% and 120% of area median family income.

Above Moderate Income    Income exceeding 120% of area median family income.

Income limits for other household sizes are calculated using household size adjustment factors. For example, the income limit for a one-person household for any income level is .7 times the four-person income limit for that income level.

In Humboldt County area median family income is the higher of the county median family income or the statewide nonmetropolitan median family income, as estimated by the U.S. Department of Housing and Urban Development (HUD).





## Basic Construction Needs Calculations

### 1. Determine Total Housing Units Needed in July 1997:

Owner households = July 1997 households X Homeownership factor

Owner Units Needed = Owner households + 0.98 (100% - 2% owner allowance)

Renter households = July 1997 households X Rentership factor

Renter Units Needed = Renter households + 0.94 (100% - 6% renter allowance)

Other Vacant Units Needed =

(Owner Units Needed + Renter Units Needed) + (100% - other vacant allowance)

Total Housing Units Needed in July 1997 =

Owner Units Needed + Renter Units Needed + Other Vacant Units Needed

### 2. Determine New Housing Units Needed to accommodate growth 1991 to 1997:

Units needed to accommodate growth = Units needed in 1997 - Units on Jan. 1,  
1991

### 3. Determine Expected Normal Market Removals 1991 to 1997:

Average existing units 1991 to 1997 =  $\frac{\text{Units needed in 1997} + \text{Units Jan. 1991}}{2}$

Removals per year = Average existing units 1991 to 1997 X 0.002

Total years Jan. 1991 to July 1997 = 6.5 years

Expected Normal Market Removals 1991 to 1997 = Removals per year X 6.5

### 4. Determine Basic Construction Need 1991 to 1997

Basic Construction Need 1991 to 1997 =

Units Needed for Growth + Expected Normal Market Removals 1991 to 1997



DEPARTMENT OF FINANCE ESTIMATES  
FOR JANUARY 1, 1991





CALIFORNIA DEPARTMENT OF FINANCE  
DEMOGRAPHIC RESEARCH UNIT

REPORT E-5 PRELIM  
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HUMBOLET COUNTY POPULATION AND HOUSING ESTIMATES  
JANUARY 1, 1991

PRINTED  
05/03/91

CITY	----- POPULATION -----			----- HOUSING UNITS* -----			PERSON PER HOUSE- HOLD
	TOTAL	HOUSE- HOLD	GROUP QUARTER	TOTAL	OCCUPIED	PERCENT VACANT	
ARCATA	15378	14080	1298	6406	6161	3.82	2.285
BLUE LAKE	1249	1249	0	544	503	7.54	2.483
EUREKA	27289	26400	889	11836	11197	5.40	2.358
FERNDALE	1324	1324	0	595	564	5.21	2.348
FORTUNA	8904	8724	180	3763	3581	4.84	2.436
RIO DELL	3052	3045	7	1258	1177	6.44	2.587
TRINIDAD	365	364	1	200	171	14.50	2.129
*****							
TOTAL INCORPORATED	57561	55186	2375	24602	23354	5.07	2.363
*****							
UNINCORPORATED	63421	62389	1032	27215	23714	12.86	2.631
*****							
COUNTY TOTAL	120982	117575	3407	51817	47068	9.16	2.498

\* HOUSING UNITS BY TYPE FROM THE 1990 CENSUS HAVE NOT BEEN RELEASED.  
WE EXPECT THEM TO BE AVAILABLE FOR THE 1992 E-5 REPORT





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